

Interest Rates and Interest Charges			
Annual Percentage Rate (APR) for Purchases	0.00% Introductory rate is good for the first 12 months from the date that your new credit card account is opened. After that, your APR will range from 14.20% to 18.00% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.		
APR for Balance Transfers	0.00% Introductory rate is good for the first 12 months from the date that your new credit card account is opened. After that, your APR will range from 14.20% to 18.00% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.		
APR for Cash Advances	14.20% to 18.00% The APR will vary with the market based on the Prime Rate.		
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers from the posting date.		
Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .		
Transaction Fees		Penalty Fees:	
Cash Advance	Either \$10 or 2% of the amount of each cash advance, whichever is greater.	Late Payment	Up to \$27
		Returned Payment	Up to \$27

How We Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in the Wings Credit Card Agreement and Truth-In-Lending Disclosure.

Rates are effective as of 12/1/19 and are subject to change. Call **1 800 692-2274** for current rate information.