A non-refundable annual fee of $49 shall be charged to your Account each year on the anniversary date of its opening (or each year thereafter you maintain an open Account). You may request a balance transfer by completing the balance transfer section of your Card application. If such a Balance Transfer is processed, we will, at our discretion, apply the credit to your Account. We will provide a statement of your Account at approximately monthly intervals. You may obtain a statement of your Account at any time by contacting us.

If you use your Card to make a Transaction, the amount of such Transaction (including interest on Purchases and any applicable service charges) will be debited to your Account. If you make a Transaction, you are liable for payment of the entire balance on your Account, including any unpaid Purchases or other charges for that Transaction, whether or not any portion of such balance is over your credit limit.

Cash Advances are transactions that occur when you use your Card to obtain cash (including check cashing, federally regulated ATM transactions, and any other transactions that we may designate as a Cash Advance), and we will not honor requests for, a Cash Advance in excess of your cash advance credit limit, if any. Instead, cut all of the Cards in two and return them to us within 30 days after you receive them.

You may, at any time, use your Card to purchase or redeem points or services ("Purchase") of some merchants. We will not honor requests for, a Purchase in excess of your credit limit, if any. Instead, cut all of the Cards in two and return them to us within 30 days after you receive them.

You may, at any time, use your Card to purchase or redeem points or services ("Purchase") of some merchants. We will not honor requests for, a Purchase in excess of your credit limit, if any. Instead, cut all of the Cards in two and return them to us within 30 days after you receive them.

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