



# BUSINESS

## Payment Information

Payment Due Date  
**Jan 03, 2026**

For online and phone payments, the deadline is 12 midnight ET, except on the statement closing date when the deadline is 8 p.m. ET.

Upcoming statement closing date:  
January 9, 2026

New Balance  
**\$13,359.34**

Minimum Payment Due  
**\$133.00**

**LATE PAYMENT WARNING:** If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$40.00.

**MINIMUM PAYMENT WARNING:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Minimum Payment	27 Years	\$34,246
\$491	3 Years	\$17,688
Estimated savings if balance is paid off in about 3 years: \$16,558		

If you would like information about credit counseling services, call 888-326-8055.

## Account Summary

Previous Balance	\$15,069.93
Payments	- \$41,011.77
Other Credits	- \$2,568.20
Transactions	+ \$41,869.38
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$0.00
<b>New Balance</b>	<b>= \$13,359.34</b>
Credit Limit	\$50,000.00
Available Credit (as of Dec 09, 2025)	\$36,640.66
Cash Advance Credit Limit	\$6,000.00
Available Credit for Cash Advances	\$6,000.00

## Points Summary as of 12/08/2025 Redeem at Bass Pro Shops & Cabela's (Points shown in dollars)

Previous Balance	\$9,472.23	<b>Total Points Balance</b> \$9,045.22
Points earned at Bass Pro Shops and Cabela's	\$0.00	
Other Points added (promos & other purchases)	\$584.06	
Points earned at Cenex	\$7.85	
Points Redeemed	\$1,018.92	

For up-to-date points balance & program details, visit [www.basspro.com/business](http://www.basspro.com/business)

## Account Notifications

**i** Please note that balances described as "Other Purchases and Transfers" in account opening disclosures and other program documents are displayed as the "Purchases" balance on this statement.

Pay or manage your account at [clubbusiness.capitalone.com](http://clubbusiness.capitalone.com)

Customer Service: 855-951-0993

See reverse for Important Information



JOSHUA A NOLT  
TRI COUNTY TIRE LLC  
13670 US HIGHWAY 61  
FENNIMORE, WI 53809-9667



Save time, stay informed.  
Discover new features with  
the Capital One Mobile app.

Scan this QR code or say "Hey Siri/Google, download the Capital One Mobile app" to access our top-rated app.

Payment Due Date: **Jan 03, 2026**

Account ending in 0728

New Balance  
**\$13,359.34**

Minimum Payment Due  
**\$133.00**

Amount Enclosed  
\$ \_\_\_\_\_

Capital One  
P.O. BOX 7683  
SAN FRANCISCO CA 94120-7683

Please send us this portion of your statement and only one check (or one money order) payable to Capital One to ensure your payment is processed promptly. Allow at least seven business days for delivery.



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**How can I Avoid Paying Interest Charges?** If you pay your statement's New Balance in full by the due date each month, we will not charge interest on any new transactions that post to the purchase balance. If you have been paying your account in full without Interest Charges, but fail to pay your next New Balance in full, we will charge interest on the unpaid balance. For cash advances and transfers, we will start charging interest on the transaction date. Promotional offers may allow you to pay less than the total New Balance and avoid paying interest on new transactions that post to your purchase balance. See the front of your statement for additional information.

**How Is The Interest Charge Determined?** Interest Charges accrue from the 1) date of the transaction, 2) date the transaction is processed or 3) first day of the billing period. Interest accrues daily on every unpaid amount until it is paid in full. Any interest that has accrued during a billing period will post to your account at the end of the billing period and will appear on your next statement. This means you may owe Interest Charges even if you pay the entire "New Balance" one month, but did not do so the previous month. For example, even if a customer pays their balance in full on a February 26th due date, interest would continue to accrue on the balance from February 2nd (the start of the Billing Cycle) through February 26th, and will appear on their next statement. Once you start accruing Interest Charges, you generally must pay your New Balance in full for two consecutive Billing Cycles before Interest Charges stop being posted to your statement. Interest Charges are added to the proper segment of your account. However, we reserve the right to not assess Interest Charges.

**How do you Calculate the Interest Charge?** We use a method called Average Daily Balance (including new transactions).

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic Interest Charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if your previous statement balance was zero or a credit amount, new transactions which post to your purchase segment are not added to the daily balance.
2. Next, for each segment, we add the daily balances together and divide the sum by the number of days in the Billing Cycle. The result is the Average Daily Balance for each segment.
3. At the end of each Billing Cycle, we multiply your Average Daily Balance for each segment by the daily periodic rate (APR divided by 365) for that segment, and then we multiply the result by the number of days in the Billing Cycle. We add the Interest Charges for all segments together. The result is your total Interest Charge for the Billing Cycle.

The Average Daily Balance is referred to as the Balance Subject to Interest Rate in the Interest Charge Calculation section of this Statement.

NOTE: Due to rounding or a minimum Interest Charge, this calculation may vary slightly from the Interest Charge actually assessed.

**How can I Close My Account?** You can contact Customer Service anytime to request that we close your account.

**How do you Process Payments?** When you make a payment, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account or other related account. When you provide a check or check information to make a payment, you authorize us to use information from the check to make a one-time ACH or other electronic transfer from your bank account. We may also process it as a check transaction. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

**How do you Apply My Payment?** We generally apply payments up to your Minimum Payment first to the balance with the lowest APR (including 0% APR), and then to balances with higher APRs. We apply any part of your payment exceeding your Minimum Payment to the balance with the highest APR, and then to balances with lower APRs.

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ETC-33 11/01/20



Pay online at [clubbusiness.capitalone.com](https://clubbusiness.capitalone.com)



Pay using the Capital One mobile app



Customer Service 855-951-0993

## Changing your mailing address?

You can change your address by signing into your account online or by calling Customer Service.

Any written request on this form will not be honored.

**How do I Make Payments?** You may make your payment in several ways:

1. Online Banking by logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Calling the telephone number listed on the front of this statement and providing the required payment information;
4. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

**What is the cutoff time to make a same day payment?**

- ◆ For online and phone payments, payments submitted by 12 midnight ET will typically post on the same day. However, if you pay your bill on your statement closing date, payments made after 8 p.m. ET will post on the following day. Keep in mind, it may take another business day or longer for credit to be available.
- ◆ For mail, as of the business day we receive it, as long as it is received by 5 p.m. local time at our processing center. You must send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least seven (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.

## Transactions

Visit [clubbusiness.capitalone.com](http://clubbusiness.capitalone.com) to see detailed transactions.

### JOSHUA A NOLT #0728: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
Nov 11	Nov 11	CAPITAL ONE MOBILE PYMT	- \$20,258.41
Nov 20	Nov 20	CAPITAL ONE MOBILE PYMT	- \$3,593.58
Nov 20	Nov 21	AMAZON MKTPLCE PMTSSEATTLEWA	- \$68.20
Nov 21	Nov 24	POMPS TIRE 037MONROEWI	- \$2,500.00
Nov 27	Nov 28	CAPITAL ONE MOBILE PYMT	- \$11,661.42
Dec 5	Dec 5	CAPITAL ONE MOBILE PYMT	- \$5,498.36

### JOSHUA A NOLT #0728: Transactions

Trans Date	Post Date	Description	Amount
Nov 10	Nov 11	AMAZON MKTPL*BT1D02RM1SEATTLEWA	\$377.47
Nov 11	Nov 11	VESTIS SERVICES LLCLEXINGTONKY	\$39.27
Nov 12	Nov 13	AMAZON MKTPL*B89Q380F1SEATTLEWA	\$22.47
Nov 17	Nov 18	MARATHON 267328FENNIMOREWI	\$94.39
Nov 18	Nov 18	VESTIS SERVICES LLCLEXINGTONKY	\$135.22
Nov 18	Nov 19	AMAZON MKTPL*B09WL5AA1SEATTLEWA	\$59.40
Nov 19	Nov 20	AMAZON MKTPL*B02U46G91SEATTLEWA	\$46.70
Nov 19	Nov 20	St Louis Wholesale TirSAINT LOUISMO	\$55.56
Nov 19	Nov 20	Amazon.com*B07IG9MI1SEATTLEWA	\$65.92
Nov 19	Nov 20	POMPS TIRE 037MONROEWI	\$2,953.28
Nov 19	Nov 20	POMPS TIRE 037MONROEWI	\$2,500.00
Nov 20	Nov 21	AMAZON MKTPL*B09B01HT2SEATTLEWA	\$92.82
Nov 20	Nov 21	PST*LEADVENTUREWILSONVILLEOR	\$108.04
Nov 20	Nov 21	TURN 14 DISTRIBUTION IHORSHAMPA	\$233.98
Nov 20	Nov 21	MARATHON 267328FENNIMOREWI	\$28.72
Nov 21	Nov 22	WAL-MART #0958PLATTEVILLEWI	\$75.91
Nov 21	Nov 22	POMPS TIRE 037MONROEWI	\$587.16
Nov 21	Nov 22	CENEX-NEW HORIZONS SUPLANCASTERWI	\$99.50
Nov 22	Nov 24	MARATHON 267328FENNIMOREWI	\$51.49
Nov 22	Nov 24	MARATHON 267328FENNIMOREWI	\$78.10
Nov 22	Nov 24	TIRE CHAINS3367632431NC	\$329.88
Nov 23	Nov 24	AMAZON MKTPL*B05F20YQOSEATTLEWA	\$38.97
Nov 24	Nov 24	AMAZON MKTPL*B21LC1FOOSEATTLEWA	\$18.95
Nov 24	Nov 25	POMPS TIRE 153DARLINGTONWI	\$4,740.00
Nov 25	Nov 25	VESTIS SERVICES LLCLEXINGTONKY	\$132.32
Nov 25	Nov 26	TIRE CHAINS3367632431NC	\$95.05
Nov 26	Nov 28	NELSON TRUE VALUEPR DU CHIENWI	\$168.78

Additional Information on the next page

## Transactions (Continued)

Trans Date	Post Date	Description	Amount
Nov 27	Nov 28	MUSCODA CITGO MINI MARMUSCODAWI	\$81.49
Nov 29	Dec 1	MARATHON 267328FENNIMOREWI	\$61.44
Dec 1	Dec 2	Google GSUITE_tricountMountain ViewCA	\$35.00
Dec 2	Dec 2	VESTIS SERVICES LLCLEXINGTONKY	\$132.32
Dec 2	Dec 3	AMAZON MKTPL*BBORT05NOSEATTLEWA	\$186.00
Dec 2	Dec 3	AMAZON MKTPL*BB5X06HYOSEATTLEWA	\$45.73
Dec 3	Dec 4	POMPS TIRE 153DARLINGTONWI	\$2,520.00
Dec 6	Dec 8	TIRE CHAINS3367632431NC	\$1,907.68
Dec 6	Dec 8	CASEYS #1867FENNIMOREWI	\$50.46
Dec 8	Dec 9	NELSON TRUE VALUEPR DU CHIENWI	\$73.84
Dec 8	Dec 9	POMPS TIRE 037MONROEWI	\$3,230.00
Dec 8	Dec 9	POMPS TIRE 037MONROEWI	\$1,760.00
Dec 8	Dec 9	POMPS TIRE 037MONROEWI	\$940.00
Dec 8	Dec 9	POMPS TIRE 153DARLINGTONWI	\$3,740.00
Dec 9	Dec 9	VESTIS SERVICES LLCLEXINGTONKY	\$135.22
<b>JOSHUA A NOLT #0728: Total Transactions</b>			<b>\$28,128.53</b>

### JOSEPH MARTIN #8470: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
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### JOSEPH MARTIN #8470: Transactions

Trans Date	Post Date	Description	Amount
Nov 6	Nov 10	KWIK TRIP #755FENNIMOREWI	\$114.83
Nov 7	Nov 10	KWIK TRIP #755FENNIMOREWI	\$104.43
Nov 11	Nov 12	ALLEGIANT OIL LLCMONTFORTWI	\$120.00
Nov 14	Nov 17	MUSCODA CITGO MINI MARMUSCODAWI	\$6.27
Nov 14	Nov 17	BLUE RIVER CITGOBLUE RIVERWI	\$108.51
Nov 17	Nov 19	KWIK TRIP #755FENNIMOREWI	\$96.77
Nov 19	Nov 21	KWIK TRIP #307PRAIRIE DU CHWI	\$100.00
Nov 20	Nov 22	KWIK TRIP #842PRAIRIE DU CHWI	\$125.00
Nov 24	Nov 26	KWIK TRIP #755FENNIMOREWI	\$125.00
Nov 26	Nov 28	KWIK TRIP #755FENNIMOREWI	\$175.00
Dec 2	Dec 4	KWIK TRIP #340DODGEVILLEWI	\$11.15
Dec 6	Dec 8	CENEX-NEW HORIZONS SUPBOSCOBELWI	\$215.12
<b>JOSEPH MARTIN #8470: Total Transactions</b>			<b>\$1,302.08</b>

## Transactions (Continued)

### JOSH DUVALL #5154: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
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### JOSH DUVALL #5154: Transactions

Trans Date	Post Date	Description	Amount
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### DAN ERNZEN #5783: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
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### DAN ERNZEN #5783: Transactions

Trans Date	Post Date	Description	Amount
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Nov 7	Nov 10	KWIK TRIP #755FENNIMOREWI	\$25.05
Nov 7	Nov 10	KWIK TRIP #755FENNIMOREWI	\$15.19
Nov 10	Nov 12	KWIK TRIP #755FENNIMOREWI	\$74.95
Nov 11	Nov 13	KWIK TRIP #755FENNIMOREWI	\$51.92
Nov 12	Nov 14	KWIK TRIP #755FENNIMOREWI	\$79.96
Nov 13	Nov 15	KWIK TRIP #755FENNIMOREWI	\$79.60
Nov 14	Nov 17	KWIK TRIP #755FENNIMOREWI	\$51.23
Nov 14	Nov 17	KWIK TRIP #755FENNIMOREWI	\$10.12
Nov 16	Nov 17	PEOSTA CAR & TRUCK WASPEOSTAIA	\$8.00
Nov 17	Nov 19	KWIK TRIP #755FENNIMOREWI	\$60.01
Nov 18	Nov 20	KWIK TRIP #755FENNIMOREWI	\$51.75
Nov 19	Nov 21	KWIK TRIP #755FENNIMOREWI	\$63.94
Nov 19	Nov 21	KWIK TRIP #755FENNIMOREWI	\$4.59
Nov 19	Nov 21	CASEYS 4334EPWORTHIA	\$90.36
Nov 21	Nov 22	DICKEYVILLE CAR WASHCUBA CITYWI	\$10.00
Nov 21	Nov 24	KWIK TRIP #755FENNIMOREWI	\$56.14
Nov 24	Nov 26	KWIK TRIP #755FENNIMOREWI	\$48.44
Nov 25	Nov 28	KWIK TRIP #755FENNIMOREWI	\$63.48
Nov 26	Nov 28	NORTH END WRECKING INC DUBUQUEIA	\$370.00
Nov 28	Dec 1	KWIK TRIP #755FENNIMOREWI	\$83.15
Nov 28	Dec 1	KWIK TRIP #755FENNIMOREWI	\$10.84
Dec 1	Dec 3	KWIK TRIP #755FENNIMOREWI	\$27.93
Dec 1	Dec 3	KWIK TRIP #755FENNIMOREWI	\$49.03
Dec 2	Dec 4	KWIK TRIP #755FENNIMOREWI	\$65.48
Dec 3	Dec 4	DICKEYVILLE CAR WASHCUBA CITYWI	\$16.00
Dec 3	Dec 5	KWIK TRIP #755FENNIMOREWI	\$84.00

## Transactions (Continued)

Trans Date	Post Date	Description	Amount
Dec 3	Dec 5	KWIK TRIP #755FENNIMOREWI	\$5.03
Dec 4	Dec 6	KWIK TRIP #755FENNIMOREWI	\$65.76
Dec 5	Dec 8	KWIK TRIP #755FENNIMOREWI	\$46.06

**DAN ERNZEN #5783: Total Transactions** **\$1,668.01**

### JOHNATHON HIGH #1697: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
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### JOHNATHON HIGH #1697: Transactions

Trans Date	Post Date	Description	Amount
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### WESLEY HORNING #5449: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
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### WESLEY HORNING #5449: Transactions

Trans Date	Post Date	Description	Amount
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Nov 21	Nov 24	KWIK TRIP #755FENNIMOREWI	\$125.00
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**WESLEY HORNING #5449: Total Transactions** **\$125.00**

### STEPHEN HIGH #0240: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
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### STEPHEN HIGH #0240: Transactions

Trans Date	Post Date	Description	Amount
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### RILEY NOLT #1970: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
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### RILEY NOLT #1970: Transactions

Trans Date	Post Date	Description	Amount
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Nov 7	Nov 10	KWIK TRIP #755FENNIMOREWI	\$58.97
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Nov 9	Nov 10	BESTBUYCOM807106031847RICHFIELDMN	\$580.24
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Nov 10	Nov 11	BESTBUYCOM807106031847RICHFIELDMN	\$253.18
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Nov 13	Nov 14	NELSON TRUE VALUEPR DU CHIENWI	\$9.46
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Nov 15	Nov 17	KWIK TRIP #755FENNIMOREWI	\$58.57
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Nov 17	Nov 18	GALLAGHER TIRE INCSRING CITYPA	\$3,043.02
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Nov 19	Nov 21	KWIK TRIP #757VIROQUAWI	\$37.06
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Nov 21	Nov 24	A AND W BOSCOBELBOSCOBELWI	\$42.27
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Nov 22	Nov 24	CASEYS #1867FENNIMOREWI	\$54.23
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Nov 26	Nov 28	KWIK TRIP #231BOSCOBELWI	\$42.50
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## Transactions (Continued)

Trans Date	Post Date	Description	Amount
Nov 28	Dec 1	KWIK TRIP #755FENNIMOREWI	\$60.42
Nov 29	Dec 1	CULVERS OF PRAIRIE DUPRAIRIE DU CHWI	\$26.35
Dec 2	Dec 3	TIRE CHAINS3367632431NC	\$673.75
Dec 3	Dec 4	AMERICAN MARKETING & PDEKALBIL	\$748.53
Dec 4	Dec 6	KWIK TRIP #1117LANCASTERWI	\$83.65
Dec 8	Dec 9	TIRE CHAINS3367632431NC	\$1,388.87
<b>RILEY NOLT #1970: Total Transactions</b>			<b>\$7,161.07</b>

### PHYLLIS NOVINSKIE #8841: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
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### PHYLLIS NOVINSKIE #8841: Transactions

Trans Date	Post Date	Description	Amount
Nov 8	Nov 10	SUMMIT SUPPLY LLCASBURYNJ	\$2,310.00
Nov 10	Nov 10	Microsoft-G123815427msbill.infoWA	\$50.40
Nov 17	Nov 18	REPUBLIC SERVICES TRASPHOENIXAZ	\$59.54
Nov 17	Nov 18	MADISON GAS & ELECTRIC6082527000WI	\$24.97
Nov 19	Nov 20	DOLLAR GENERAL #21082FENNIMOREWI	\$53.81
Nov 29	Dec 1	INTUIT *QBooks OnlineSAN DIEGOCA	\$37.50
Dec 1	Dec 2	USPS PO 5628500644FENNIMOREWI	\$234.00
Dec 6	Dec 8	ALDI 64079PRAIRIE DU CHWI	\$8.37
<b>PHYLLIS NOVINSKIE #8841: Total Transactions</b>			<b>\$2,778.59</b>

### CHRIS KLOTZ #9704: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
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### CHRIS KLOTZ #9704: Transactions

Trans Date	Post Date	Description	Amount
Nov 18	Nov 18	SPEE DEE DELIVERYSAINTE CLOUDMN	\$31.64
Nov 21	Nov 22	BADGER MAPS, INCBELVEDERE TIBCA	\$69.00
<b>CHRIS KLOTZ #9704: Total Transactions</b>			<b>\$100.64</b>

### NATHAN BRAY #0498: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
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## Transactions (Continued)

### NATHAN BRAY #0498: Transactions

Trans Date	Post Date	Description	Amount
Nov 7	Nov 10	KWIK TRIP #755FENNIMOREWI	\$87.70
Nov 12	Nov 14	KWIK TRIP #755FENNIMOREWI	\$72.18
Nov 14	Nov 17	KWIK TRIP #755FENNIMOREWI	\$80.44
Nov 19	Nov 20	EXXON COBB FOOD MARTCOBBWI	\$86.15
Nov 20	Nov 21	TRACTOR SUPPLY #740PR DU CHIENWI	\$21.09
Nov 28	Nov 29	MARATHON 267328FENNIMOREWI	\$84.30
Dec 1	Dec 3	KWIK TRIP #755FENNIMOREWI	\$48.47
Dec 4	Dec 6	CASEYS #1867FENNIMOREWI	\$52.72
Dec 5	Dec 8	KWIK TRIP #755FENNIMOREWI	\$72.41

**NATHAN BRAY #0498: Total Transactions** **\$605.46**

### JAKUB SPURLEY #3892: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
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### JAKUB SPURLEY #3892: Transactions

Trans Date	Post Date	Description	Amount
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**Total Transactions for This Period** **\$41,869.38**

### Fees

Trans Date	Post Date	Description	Amount
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**Total Fees for This Period** **\$0.00**

### Interest Charged

Interest Charge on Bass Pro/Cabela's Purchases	\$0.00
Interest Charge on Purchases	\$0.00
Interest Charge on Cash Advances	\$0.00
Interest Charge on Other Balances	\$0.00

**Total Interest for This Period** **\$0.00**

### Totals Year-to-Date

<b>Total Fees charged</b>	<b>\$0.00</b>
<b>Total Interest charged</b>	<b>\$0.00</b>

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charged
Bass Pro/Cabela's Purch	7.99%	\$0.00	\$0.00
Purchases	19.24% P	\$0.00	\$0.00
Cash Advances	30.99% P	\$0.00	\$0.00

**Variable APRs:** The letter P displayed next to any of the above APRs means they are variable APRs and they may increase or decrease. We calculate variable rates by adding a percentage to the Prime Rate published in The Wall Street Journal on the 25th day of December, March, June and September. Variable rates will be updated quarterly and will take effect on the first day of Billing Cycles that end in January, April, July and October.

