

**NORDSTROM VISA® CARD AND NORDSTROM CREDIT CARD ACCOUNT OPENING DISCLOSURE TABLE
APR, FEE, AND OTHER IMPORTANT INFORMATION**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Nordstrom Purchases	Visa Credit Card: 18.90% to 25.90% when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
	Nordstrom Credit Card: 25.90% This APR will vary with the market based on the Prime Rate.
APR for Non-Nordstrom Purchases	18.90% to 25.90% when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
APR for Cash Advances	26.90% This 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 on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50.
For 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

Fees	
Annual Fee	None
Transaction Fees • Cash Advance • Foreign Transaction	Either \$10 or 5% of the amount of each cash advance, whichever is greater. None
Penalty Fees • Late Payment • Returned Payment	Up to \$40 . Up to \$29 .

How We Will Calculate Your Balance: We use a method called "daily balance." See your Nordstrom Credit Card Agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Nordstrom Credit Card Agreement.