

Head Start Monthly Report July 2017

Conduct of Responsibilities –

Each Head Start agency shall ensure the sharing of accurate and regular information for use by the **Governing Body and Policy Council**, about program planning, policies, and Head Start agency operations, including:

- (A) Monthly financial statements, including credit card expenditures;
- (B) Monthly program information summaries
- (C) Program enrollment reports, including attendance reports for children whose care is partially subsidized by another public agency;
- (D) Monthly reports of meals and snacks provided through programs of the Department of Agriculture;
- (E) The financial audit;
- (F) The annual self-assessment, including any findings related to such assessment;
- (G) The communitywide strategic planning and needs assessment of the Head Start agency, including any applicable updates;
- (H) Communication and guidance from the Secretary;

In accordance with the New Head Start performance Standards that went into effect on November 7, 2016:

1301.2 (b) Duties & Responsibilities of the Governing Body -

(1) The governing body is responsible for activities specified at section 642©(1)€ of the Head Start Act.

(2) The governing body must use ongoing monitoring results, data on school readiness goals, and other information described in 1302.102, and information described at section 642(d)(2) of the Act to conduct its responsibilities.

Please see Program Information Summary & attachments to this monthly report for monitoring reports.

A. Monthly Financial Statements including credit card expenditures: \$2169.90

5/24/17	\$274.00	OAEYC Membership
6/1/17	\$255.00	Media Temple
6/5/17	\$410.22	Great Wolf Lodge (OHSAI – Amy Esser)
6/5/17	\$410.22	Great Wolf Lodge (OHSAI – Karla Kessler)
6/5/17	\$410.22	Great Wolf Lodge (OHSAI – Sandy Stammen)
6/5/17	\$410.22	Great Wolf Lodge (OHSAI – Parent Ambassador)

B. Program Information Summary

Mercer County Head Start made its new home with their the Education Complex on Livingston St. in Celina. The Director submitted the change in occupancy to Ohio Department of Education and it was approved. The Celina City Schools Board held an auction at the Franklin Building which included the building itself. Mercer County Head Start grossed approximately \$2000 from the auction.

During the month of June, the Director submitted a Change of Scope amendment to the grant and a COLA grant for a 1% increase. The Director updated the program goals reflecting objectives for

year 4 of the grant cycle. The Director completed the Family Engagement Plan and the Health Plan for the program. A desk review was completed by ODE for SUTQ for the Rockford site. ODE will visit the site in September for final review to obtain a 5 STAR rating.

The Director, Family Engagement Services Manager, Education Manager, and Parent Ambassador attended the July OHSAI conference at Great Wolf Lodge. The Director attended a FISCAL institute with PMFO. The FESM attended the FCP credentialing training and is now a certified trainer. The Education Manager attended several sessions on coaching, the use of Teaching Strategies assessment tool, and made contact with a trainer for the program. The program's Parent Ambassador, Forrest Shannon, parent from Rockford, attended his first Head Start conference and began his training for advocacy to the upcoming conference in Washington DC.

The Director met with the ESC preschool supervisor to discuss trainings and planning for the collaborative classroom shared by Cindy Jolliff and Lynda Knapke. Further discussions in regards to HIPPA and FERPA and the sharing of information, supplies, and other resources for families.

On June 20, Michael Butler, the program's specialist from Chicago visited the grantee. The Director and the managers met with him to discuss school readiness, recruitment, and health needs of families. Additionally, the program's update to the Risk Management Plan was due on July 1st and was submitted early. The program is currently 50% full. The latter half of the summer is scheduled to have more community recruitment activities as well as billboards and targeted mailings.

The Director met with the Head Start Director from Butler County ESC for mentoring and guidance. Butler County ESC is a larger grantee than Celina City Schools, but is attached to a school district. The Director has a long-term relationship with the Butler Head Start Director and utilizes the Director and other staff as a resource.

The Director has attached policies for the board review as they differ from Celina City Schools personnel policies. These policies require Board APPROVAL. The Director will be sending informational letters to all staff with the new Head Start Performance Standards requirements.

In review of social emotional data and budget, the Director found that the investment made into the Conscious Discipline program brought great rewards. As a result, fewer referrals were made to the mental health consultant. The Director will be adjusting the budget by allocating dollars from mental health consultation to Conscious Discipline coaching / mentoring.

Under the new HSPPS, grantees must PROVIDE a parenting curriculum to families. At this time, the Director has not located a cost-effective research-based & evidence-based curriculum that meets the needs of the program. As a result, the Director amended the MOU with Foundations to refer Head Start families to the parenting program *Incredible Years* for program year 17/18. The Director will continue to research other options including Conscious Parenting as it is the companion to Conscious Discipline.

Education – Please see the attached School Readiness report

Mental Health – Updated contract with Conscious Discipline coach

Disabilities – no report

Health –HCSM has partnered with Health District, WIC, and local partners to ensure children receive screenings and immunizations

ERSEA –Recruitment plan submitted

Family Engagement - No report

C. Enrollment / Attendance

No report as the program is not in session

Enrollment by Program Option:

Half Day PY Head Start	
Full Day School Year (6 hour day)	

Attendance by Program Option:

Half Day PY Head Start	
Full Day School Year	

D. CACFP report - CACFP claimed meals

Month Served	
Total Days Attendance	Rockford - Franklin
Total Breakfast	
Total Lunches	
Total Snacks	
Total Meals	

E. Financial Audit - N/A

F. Annual Self-Assessment

- Completed March 2017

G. Community Assessment

- Completed February 2017

**H. Communication and guidance from the Secretary -
Head Start Continuation grant released
Facilities IM**

Attachments to report:

School Readiness report

School Readiness Goals 17/18

Personnel Policies

Facilities IM

Program Goals

ODJFS Child Abuse & Neglect Registry

Program Calendars for Traditional Head Start, Full-day Head Start (Ed Complex & Rockford)

Respectfully submitted,

Amy Esser

Director

Celina City Schools Mercer County Head Start 5 Year Goals

GOAL1: CCS / MCHS will have a clearly described and fully compliant fiscal management oversight.

OBJECTIVE YEAR 3: Director & District Treasurer will continue to review revised Fiscal Policy Manual. Review fiscal documents submitted via PMS (Payment Management System) and regional office for accuracy, request technical support as needed.

OBJECTIVE YEAR 4: Continue review of Revised manual, Review fiscal documents submitted via PMS (Payment Management System) and regional office for accuracy, request technical support as needed.

GOAL 2: Children will gain competency in key elements of school readiness.

OBJECTIVE YEAR 3: Teachers will use school readiness teaching strategies. Teachers will attend CLASS reliability training as available. Teachers are trained in strategies to teach phonological awareness and math skills. New strategies derived from above trainings are embedded into the curriculum, monitored for on-going implementation.

OBJECTIVE YEAR 4: Teachers are trained in strategies to teach phonological awareness and math skills. New strategies from trainings are embedded into the curriculum, monitored for on-going implementation.

GOAL3: Staff demonstrates competence in PFCE.

OBJECTIVE YEAR 3: Model curriculum and resources developed to include parenting training and family literacy for family advocate staff to support PFCE framework. Develop PFCE monitoring tool, conduct monitors, and analyze outcomes reported. PFCE curricula and activities systematically integrated & implemented at centers, and across program areas. Family assessment data collected, analyzed and outcomes reported. Families show increase in PFCE outcomes. Correlation to child outcomes data analyzed in reference to school readiness.

OBJECTIVE YEAR 4: Model curriculum and resources developed to include parenting training and family literacy for family advocate staff to support PFCE framework. Utilize developed monitoring tool, conduct monitors, and analyze outcomes reported. PFCE curricula and activities systematically integrated & implemented at centers, and across program areas. Family assessment data collected, analyzed and outcomes reported. Families show increase in PFCE outcomes. Correlation to child outcomes data analyzed in reference to school readiness.

GOAL 4: Parents are actively engaged in their child's education.

OBJECTIVE YEAR 3: Parents are trained and supported in school readiness activities, such as reading to their child daily. Parents will be offered workshops on topics such as: mental health, self-sufficiency, finance, and health.

OBJECTIVE YEAR 4: Parents will be offered workshops on topics such as: mental health, self-sufficiency, finance, and health.

GOAL 5: Increase community awareness & partnerships

OBJECTIVE YEAR 3: Active involvement in Family & Children First Council, COLT, MCEC activities, planning, and communication. Strengthen connection with public schools for successful transitions through the School Transition and Readiness Together meetings and activities. Analyze community assessment, self-assessment, PIR, & internal data regarding service delivery and program options / locations.

OBJECTIVE YEAR 4: Create partnership with Celina City Schools through an MOU to track selected measures of school readiness through 3rd grade. Implement newly designed marketing strategies designed to increase community awareness. Analyze community assessment, self-assessment, PIR, and internal data regarding service delivery and program options / locations.

GOAL 6: Employ skilled, qualified staff in all positions.

OBJECTIVE YEAR 3: Provide a mentor coach to support training and follow up for teaching staff. Improve new employee training process to include ECKLC, software systems, social services, etc. Staff access webinars for on-site and / or small group trainings.

OBJECTIVE YEAR 4: Provide a mentor coach to support training and follow up for teaching staff. Improve new employee training process to include ECKLC, software systems, social services, etc. Staff access webinars for on-site and / or small group trainings.

Facilities Guidance | ECLKC

 eclkc.ohs.acf.hhs.gov/policy/im/acf-im-hs-17-01

Information:

This Information Memorandum (IM) supports the commitment of the Office of Head Start (OHS) to children receiving services in good quality facilities with safe indoor and outdoor learning environments. It will support grantees in understanding applicable Head Start regulations, application development, the funding process, and post-award requirements. The IM also addresses a variety of common facilities activities and clarifies questions frequently posed by grantees.

Attachment A provides topical policy, fiscal, and program guidance related to:

- Facilities overview
- Availability of funds
- Project planning
- Applications
- Protection of the federal interest
- Repairs, minor renovations, and major renovations
- Financing, refinancing, and pledges of collateral
- Subordination agreements
- Leases
- Depreciation
- Reporting and recordkeeping
- Valuation and matching
- Disposition of real property and facilities

Please share this IM with your program, fiscal, and facilities managers. Direct any questions to your Regional Office.

Thank you for your work on behalf of children and families.

/ Ann Linehan /

Ann Linehan
Acting Director
Office of Head Start



PROCEDURES FOR AN INDIVIDUAL TO REQUEST A SEARCH OF OHIO'S CENTRAL REGISTRY ON CHILD ABUSE AND NEGLECT

Ohio Revised Code 1347 allows an individual to request and receive information about the status of his or her name on Ohio's Central Registry on Child Abuse & Neglect.

A request for a search of the Central Registry must be made in writing and include the following:

- Full name, including maiden name or other names used, if applicable.
- Date of birth.
- Social Security Number.
- Home Address - Results of a Central Registry search are mailed to the individual requesting at their home address, not to an agency that requires the individual to obtain a search.
- Requester's original signature - requests cannot be faxed or e-mailed.
- The request must EITHER be notarized or the request must be accompanied by copies of two forms of appropriate identification.
- Appropriate forms of identification include: driver license, Social Security card, birth certificate, or United States Visa. Note: At least one of the forms of identification submitted must contain the individual's Social Security Number.
- The request should be mailed to Central Registry, PO Box 182709, Columbus, OH, 43218-2709. The address for express delivery is Central Registry, 50 W Town St, Columbus, OH 43215.

Requests containing incomplete information are returned with a self-addressed envelope advising the additional information required to initiate a central registry search.

An individual may use the attached form to request central registry searches. Use of this form is not required so long as all of the above information is included in the request.

Please see <http://jfs.ohio.gov/ocf/CentralRegistry1.stm> for responses to Frequently Asked Questions about Ohio's Central Registry.

For more information call 614-752-1298 or e-mail Barbara Parker at barbara.parker@jfs.ohio.gov or Matt Slanoc at matthew.slanoc@jfs.ohio.gov,

/bp

1/2013

REQUEST FOR A SEARCH OF
OHIO'S CENTRAL REGISTRY ON CHILD ABUSE AND NEGLECT

Please conduct a search of the Central Registry on Child Abuse and Neglect for my name. This information will be used for the purposes of (check):

Adoption/Foster Parenting Volunteer Work Employment Other _____

<p><u>Applicant #1</u></p> <p>Full Name: _____ (Including maiden name, if applicable)</p> <p>Date of Birth: _____</p> <p>Social Security #: _____</p> <p>Signature _____</p> <p>Copies of <u>two</u> (check <input checked="" type="checkbox"/> 2) forms of identification are attached, one of which contains my Social Security number:</p> <p><input type="checkbox"/> Driver license <input type="checkbox"/> Social Security card <input type="checkbox"/> Birth Certificate <input type="checkbox"/> United States Visa</p>	<p><u>Applicant #2</u></p> <p>Full Name: _____ (Including maiden name, if applicable)</p> <p>Date of Birth: _____</p> <p>Social Security #: _____</p> <p>Signature _____</p> <p>Copies of <u>two</u> (check <input checked="" type="checkbox"/> 2) forms of identification are attached, one of which contains my Social Security number:</p> <p><input type="checkbox"/> Driver license <input type="checkbox"/> Social Security card <input type="checkbox"/> Birth Certificate <input type="checkbox"/> United States Visa</p>
--	--

INSTEAD OF PROVIDING TWO FORMS OF IDENTIFICATION, THIS FORM MAY BE NOTARIZED.

This request is notarized in lieu of submitting two forms of identification.

HOME ADDRESS _____

CITY _____ STATE _____ ZIP CODE _____

PREVIOUS ADDRESS IN OHIO _____

CITY _____ STATE _____ ZIP CODE _____

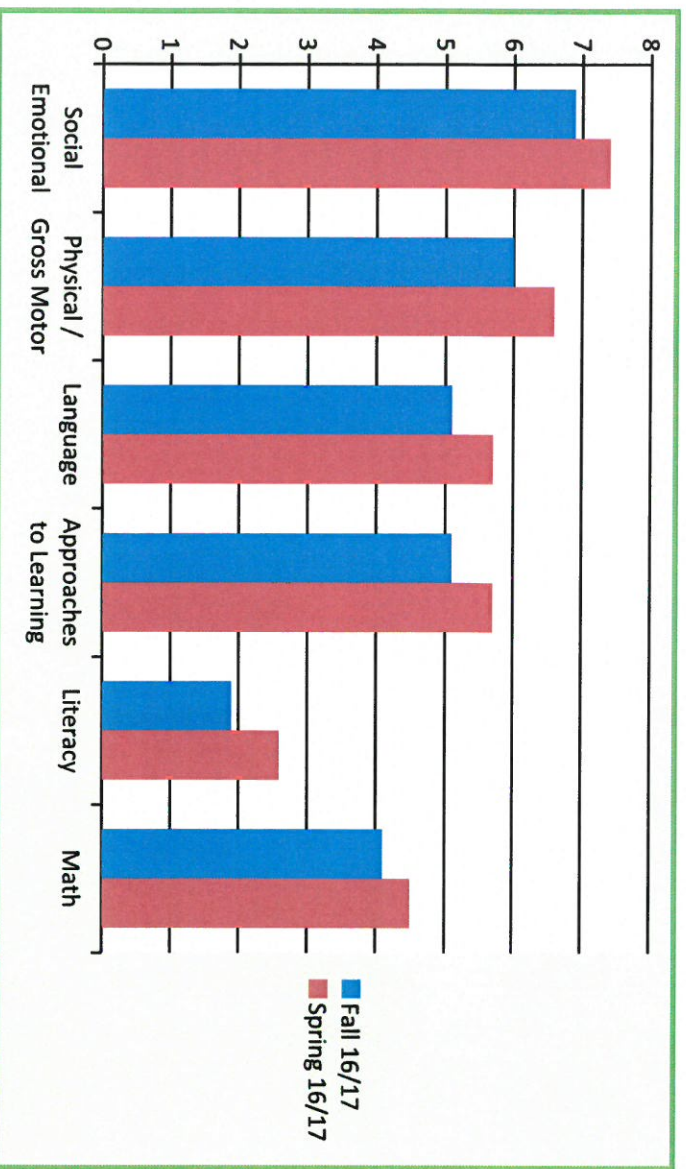
Subscribed and affirmed before me according to law this _____ day of _____, 20____

at _____, County of _____ and State of _____.

(City)

_____ Notary

Mail request to **Central Registry; Bureau of Protection Services, PO Box 182709, Columbus, OH, 43218-2709**. The street address is 50 West Town Street, 6th floor, Columbus, OH, 43215. Questions about the Central Registry may be directed to 614-752-1298 or e-mail Barbara Parker at barbara.parker@jfs.ohio.gov or Matthew Slanoc at matthew.slanoc@jfs.ohio.gov.



Mercer County Head Start

School Readiness

Program Year 16/17 Summary

School Readiness goals for PY 16/17 are as follows:

- Social Emotional – Forms relationships with adults
- Physical Gross Motor – Balancing skills
- Language – Comprehends language
- Approaches to Learning –

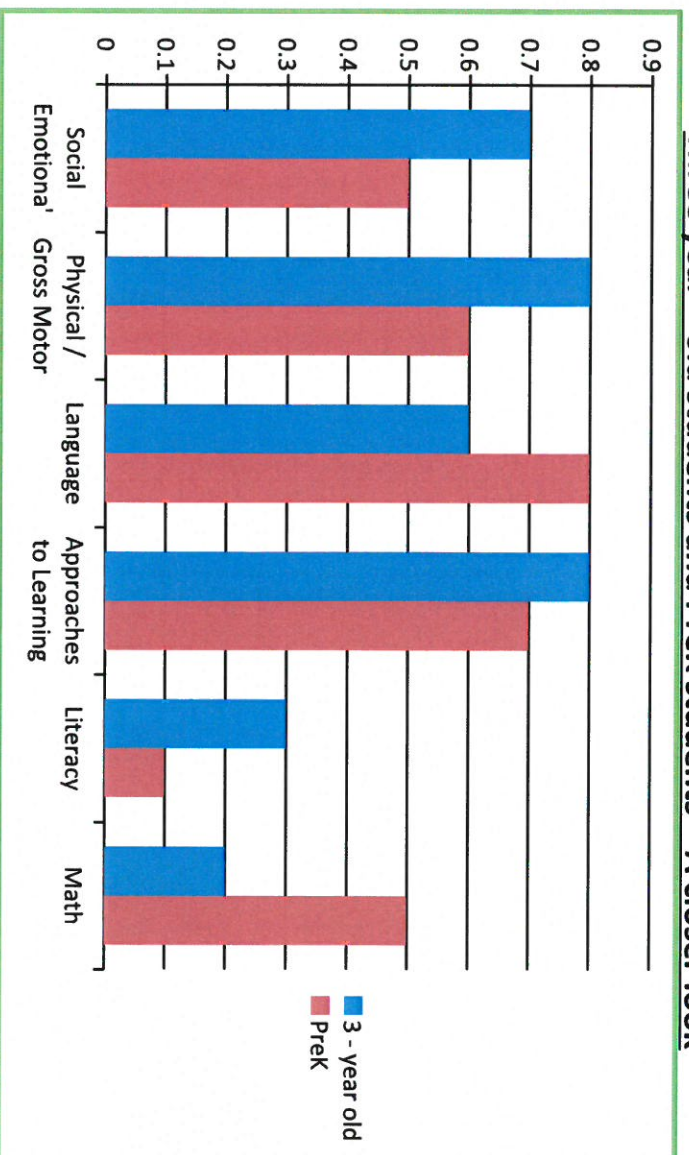
The overarching goal for each skill was to grow on average .3 for each checkpoint period. Thus in a program year the goal was to grow .6. Checkpoint periods are measured from fall to winter and winter to spring.

Two areas, social emotional and math appear to not have made the benchmark growth rate of .6 for the year. In making this comment, the Director analyzed all aspects of the data and determined the following.

- ✓ Benchmark goals were established measuring “meeting” the objective only. During the fall checkpoint, no children were determined to be in the “exceeding” category for either area. In the spring checkpoint, both areas had children assessed to be “exceeding”. This shows growth as “exceeding” is defined as students who are assessed at a higher level than the widely held standards of children their age.
- ✓ Goals are averaged between the three-year old and Prek categories. Further evaluation of the two age categories shows a difference in growth progression.

A visual comparison of the averaged graph shows that all areas had growth from fall to spring. However, the areas of literacy and math require additional attention to bring student’s scores higher in relation to the other areas.

Three year – old students and Prek students – A closer look



- Three - year old children exceeded program school readiness benchmarks in [3] areas: Social Emotional, Physical / Gross motor, and Approaches to Learning
- Prek children exceeded program school readiness benchmarks in [3] areas: Language, Approaches to Learning, and Literacy.
- Three – rear old children met program benchmarks in [1] area: Language
- Prek children met program benchmarks in [1] area: Physical / gross motor
- Three-year old children did not meet program school readiness benchmark in [2] areas: Literacy and Math
- Prek children did not meet program school readiness benchmarks in [2] areas: Social – Emotional and Math.

Analysis

In review of the 3-year old group we can make the following assumptions: Developmentally this younger group of children is focused more on social emotional skill development, problem – solving, and gross motor. Younger children are in the beginning stages of formal instruction with language, literacy, and math skill development. Children at this age are learning to move from a very ego-centric mindset to one more affiliated with group work. Skills such as sharing, taking turns, and verbally expressing needs are moving from emergent to meeting.

On the other hand, Prek children have moved passed these beginner social skills and are focusing on more ways to problem-solve without the intervention of the teacher. Children are working to identify their feelings and demonstrate the appropriate response to situations. A more intense focus towards traditional primary school education emerges in the Prek year. Children learn that letters and numbers are symbols with

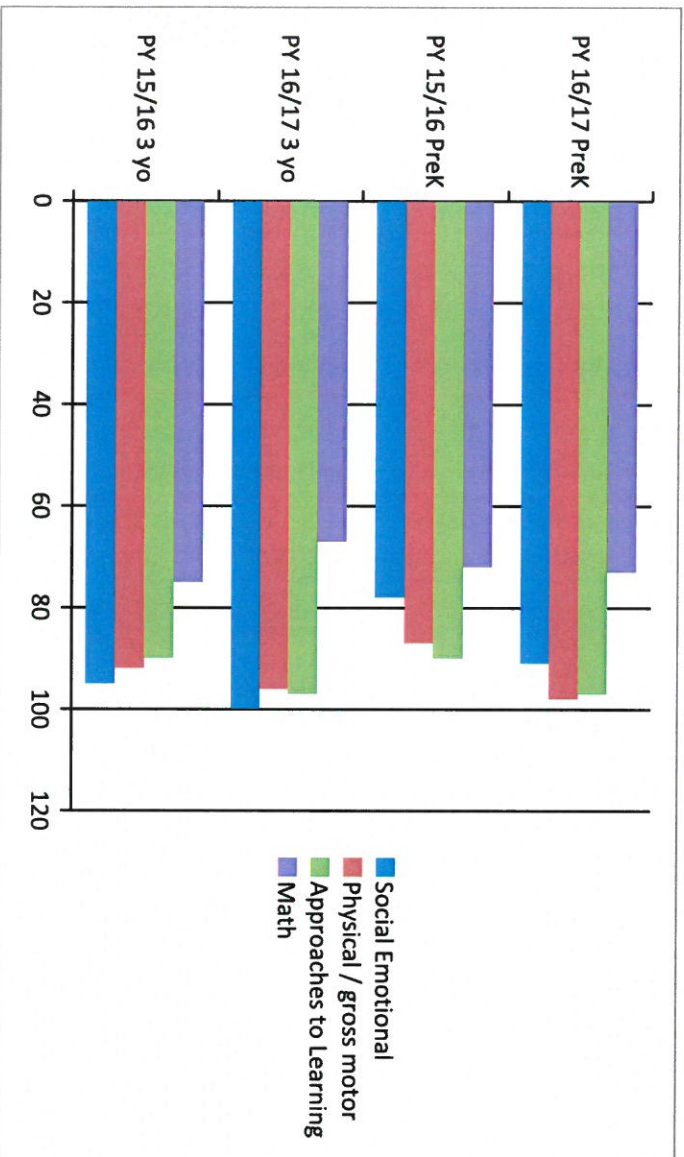
meaning and that letters have sounds that form words. Additionally, language development develops past the basic communication to get needs met and more into inquiry and conversation. As a result, the differences in the two age groups can be accounted for and do not appear to be anomalies.

Response

In planning for program year 2017/18, the Director and Education Manager have outlined a training plan that incorporates all the areas in which benchmarks were not met. Several times a year, education staff meets with the Education Manager and the Director to review data to identify targeted areas during the school year and develop plans of improvement to ensure children leave the program school – ready.

Further Comparison PY 15/16 & 16/17

For program year 16/17, the Director changed school readiness goals to focus on building block objectives and separated language and literacy. Data is available to compare [4] school readiness objectives from program year to program year.



Mercer County Head Start
2017-18

Social and Emotional Development School Readiness Goal

Goal: Children will develop skills that enable them to form & participate in positive and meaningful relationships with others.

Objective: 2a. Forms relationships with adults.

Preschool: 2a. The child will manage separations without distress and engage with trusted adults. (Green band) The child will engage with trusted adults as resources and to share mutual interests. (Blue band)

Evidence: Embedding of Conscious Discipline in classrooms. Opportunities for children to have meaningful roles / jobs in classrooms. Incorporation of Family Style Dining at all meal times ensuring opportunities for relationship building. Child separates from parent in a positive way while attending school. Child is able to continue to be engaged in activities when a teacher / primary caregiver leaves the environment for periods of time. Talks with teacher / primary caregiver daily about mutual interests (pets, family, hobbies)

Family Engagement: Parents will volunteer in the classroom on a regular basis. Parents will work with their children on at-home activities strengthening the bond with their child(ren).

Measurement: The agency overall growth rate will be .3 (meeting average mean) for each observation period.

Alignments

ELOF – P-SE 1 – Child engages in & maintains positive relationships and interactions with adults.

ODE Standards – Seek security & support from familiar adults in anticipation of challenging situations. Separates from familiar adults in a familiar setting with minimal distress.

PFCE – Positive Parent – Child Relationships

Mercer County Head Start
2017-18

Language & Literacy Knowledge School Readiness Goal

Goal: Children will develop oral language skills to communicate needs effectively.

Objective: 8a. Comprehends language

Preschool: 8a. Child will respond in conversation to others demonstrating his / her comprehension of language. Child will respond appropriately to specific vocabulary and simple statements, questions, and stories.(Green Band) Child will respond appropriately to complex statements, questions, vocabulary, and stories.(Blue band)

Evidence: Teachers will engage in a variety of oral communication / conversations with children – talking, chanting, singing, reading books. Teachers will provide children with supportive prompts within the classroom setting that encourages conversations between peers and others.

Family Engagement: Parents will commit to reading to their children a minimum of 20 minutes per day.

Measurement: The agency overall growth rate is .3 (mean average) points per observation period.

Alignments

ELOF – P-LC 2 – Child understands and responds to increasingly complex communication and language from others.

ODE Standards – With modeling and support follow typical patterns when communicating with others (e.g. listens to others, takes turns talking, & speaks about the topic or text being discussed)

PFCE - Families as Lifelong Educators / Positive Parent Child Relationships

Mercer County Head Start
2017-18

Language & Literacy Knowledge School Readiness Goal

Goal: Children will differentiate sounds of letters thereby understanding how words are made of different sounds.

Objective: 16b. Uses letter-sound knowledge

Preschool: 16b. Children will identify the sounds of letters increasing from a few to 20. (Green band) Child will show an understanding that a sequence of letters represents a sequence of spoken sounds. (Blue Band)

Evidence: Teachers will engage in a variety of oral communication / conversations with children – talking, chanting, singing, reading books. Teachers will provide children the opportunity to identify sounds made from letters through a variety of small group and large group time activities.

Family Engagement: Parents will utilize literacy resources provided by the program through at-home activities. Parents will commit to obtaining a library card for the family & utilize the library resource at a minimum twice a program year.

Measurement: The agency overall growth rate is .3 (mean average meeting) points per observation period.

Alignments

ELOF - P – LIT 3 – Child identifies letters of the alphabet and produces correct sounds associated with letters.

ODE Standards – With modeling & support, demonstrates an understanding that alphabet letters are a special category of symbols that can be named & identified.

PFCE - Families as Lifelong Educators / Parents as Lifelong Learners

Mercer County Head Start
2017-18

Physical Development & Health Knowledge School Readiness Goal

Goal: Children will demonstrate positive growth and behaviors associated with motor / muscle development, and over-all physical well-being.

Objective: 5 Demonstrates balancing skills

Preschool: 5. Children will sustain balance during simple movement experiences.

Evidence: Teachers will provide children ample opportunities both for indoor & outdoor activities in which the child must balance to complete the task.

Family Engagement: Families will encourage a variety of movement in the home & community environments. Families will engage in Health Active Living activities provided in their communities. Parents will demonstrate positive health & well-being by ensuring children receive EPSDT examinations & oral health screenings, including any follow-up care.

Measurement: The agency overall growth rate is .3 (mean average meeting) points per observation period.

Alignments

ELOF – P-PMP 1 – Child demonstrates control, strength, and coordination of large muscles.

ODE Standards – Demonstrates locomotor skills with control, coordination, and balance during active play

PFCE - Family Well-Being

Mercer County Head Start
2017-18

Approaches to Learning School Readiness Goal

Goal: Children will demonstrate a desire to learn through their interests, persistence, and attention as creative independent learners through a variety of topics.

Objective: 11c. Solves Problems

Preschool: 11c. Children will observe & imitate how other people solve problems; asks for a solution and uses it. (Green band) Children will solve problems without having to try every possibility. (Blue Band)

Evidence: Teachers will provide children ample opportunities for problem solving through deliberate activities, science & math reasoning, and social emotional lessons.

Family Engagement: Families will encourage a variety of problem-solving activities and opportunities in the home & community environments. Parents will develop the skill of allowing children to problem solve on their own.

Measurement: The agency overall growth rate is .3 points (mean average meeting) per observation period.

Alignments

ELOF –P-ATL 9 – Child demonstrates flexibility in thinking & behavior.

ODE Standards – Seek more than one solution to a question, problem, or task

PFCE - Family Well-Being

Mercer County Head Start
2017-18

Cognitive & General Knowledge School Readiness Goal

Goal: Children will develop thinking skills through exploration & discovery of math concepts in every day routines.

Objective: 20b. Quantifies

Preschool: 20b. Children will recognize and names the number of items in a small set (up to five) instantly; combines and separates up to 5 objects and describes the parts. (Green band)
Makes sets of 6-10 objects and then describes the parts; identifies which part has more, less, or the same; counts all or counts on to find out how many.(Blue band)

Evidence: Teachers will provide children ample opportunities for counting in a variety of ways. Opportunities to build sets for comparison will be evident in classroom areas and small group activities.

Family Engagement: Families will encourage counting utilizing at-home math kits and in everyday life opportunities. For example, counting apples and oranges and comparing which group has more.

Measurement: The agency overall growth rate is .3 points (mean average meeting) per observation period.

Alignments

ELOF – P-MATH 4 – Child compares numbers

ODE Standards – Identify whether the number of objects in one group is greater than, less than, or equal to the number of objects in another group to 10.

PFCE - Family as Lifelong Educators

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
05/24	OHIO AEYC 4199466693 OH	274.00
05/01	DNH MEDIA TEMPLE INC 877-5784000 CA	255.00
06/06	GREAT WOLF MASON MASON OH	410.22
06/05	GREAT WOLF MASON MASON OH	410.22
06/05	GREAT WOLF MASON MASON OH	410.22
06/05	GREAT WOLF MASON MASON OH	410.22
06/05	GREAT WOLF MASON MASON OH AMY ESSER TRANSACTIONS THIS CYCLE (CARD 5223)	\$2,169.88
06/12	Payment Thank You - Web	-45,904.46
05/25	MENARDS LIMA OH LIMA OH THOMAS S SOMMER TRANSACTIONS THIS CYCLE (CARD 4245)	-44,905.96
	INCLUDING PAYMENTS RECEIVED	

2017 Totals Year-to-Date	
Total fees charged in 2017	\$0.00
Total interest charged in 2017	\$0.00

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

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

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	14.24% (v)(d)	-0-	-0-
CASH ADVANCES			
Cash Advances	20.24% (v)(d)	-0-	-0-
BALANCE TRANSFERS			
Balance Transfer	14.24% (v)(d)	-0-	-0-

(v) = Variable Rate

(d) = Daily Balance Method (including new transactions)

(a) = Average Daily Balance Method (including new transactions)

31 Days in Billing Period

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.