KS StateBank Consumer Platinum MasterCard®
Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**18.00% APR** Your Annual Percentage Rate may vary monthly by adding 11% to the highest "Prime Rate" published in the Money Rates section of the Wall Street Journal.*
APR for Cash Advances	**18.00% APR** Your Annual Percentage Rate may vary monthly by adding 11% to the highest "Prime Rate" published in the Money Rates section of the Wall Street Journal.*
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any 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. You cannot avoid paying interest on cash advances.
Minimum Interest Charge	$5.00
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 consumerfinance.gov/learnmore.

Fees	
Annual Fee	None
Cash Advance Fee	**1%** of the cash advance with a minimum of **$1.00** and maximum of **$10.00**
Foreign Transaction Fee	A fee of up to **1%** on all cross-border transactions and on transactions that are converted back to U.S. dollars
Late Payment Fee	Up to **$25.00**; The late fee will be assessed when payment is more than 5 days late.
Return Payment Fee	Up to **$25.00**
Rush Card Fee	Up to $**35.00**

*May vary monthly by adding 11% to the highest "Prime Rate" published in the Money Rates section of the Wall Street Journal. The current Prime Rate is also available on our website, ksstate.bank. This information may change at any time. To find out what may have changed, call us at 800-588-6805 or write us at P.O. Box 1968, Manhattan, KS 66505-1968.

How We Will Calculate Your Balance We use a method called Average Daily Balance (including new purchases). See your Account Agreement for more details.

Billing Rights Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Department of Defense Consumer Credit Disclosure Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

IMPORTANT
The information set forth in this application was accurate as of September 2026, the date of printing, and is subject to change. For information on any change to the application since it was printed, applicants should call us at 800-588-6805 or write us at P.O. Box 1968, Manhattan, KS 66505-1968.

KS StateBank

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