KS StateBank Business MasterCard®
Disclosure

INTEREST RATES AND INTEREST CHARGES	
Business Classic **Annual Percentage Rate for Purchases** **18.00% APR**	Your Annual Percentage Rate (APR) may vary monthly by adding 11% to the highest "Prime Rate" published in the Money Rates section of the Wall Street Journal. The current rate is **18.00% APR** as of the print date of this disclosure, and may vary.
Business Gold **Annual Percentage Rate for Purchases** **18.00% APR**	Your Annual Percentage Rate (APR) may vary monthly by adding 11% to the highest "Prime Rate" published in the Money Rates section of the Wall Street Journal. The current rate is **18.00%APR** as of the print date of this application, and may vary.
Business Platinum **Annual Percentage Rate for Purchases** **16.00% APR**	Your Annual Percentage Rate (APR) may vary monthly by adding 9% to the highest "Prime Rate" published in the Money Rates section of the Wall Street Journal. The current rate is **16.00% APR** as of the print date of this application, and may vary.
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.
Minimum Finance Charge	**$5.00**
FEES	
Transaction Fees	
Foreign Transaction	**1%** fee on all cross-border transactions and on each transaction that is converted to U.S. dollars
Penalty Fees	
Late Payment	**$25.00** The late fee will be assessed when payment is more than 5 days late.
Return Payment	**$25.00**
Other Fees	
Rush Card Fees	**$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.

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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