

CREDIT CARD DISCLOSURE

for VISA® Gold/Gold MasterCard®

**Annual
Percentage Rate**
8.25% APR

Your Annual Percentage Rate may vary monthl by adding 3% to the highest "Prime Rate" published in the Money Rates section of the Midwest Edition of the *Wall Street Journal*. The current rate is 8.25% APR as of the print date of this application, and may vary.

Annual Fee

None

**Minimum
Finance Charge**

\$0.50

Grace Period

Purchases: 25 days
Cash Advances: None

**Balance
Computation
Method**

Average Daily Balance (including current transactions)

Cash Advance Fees

8.25% APR

1% of transaction amount; \$1 minimum; \$10 maximum.

Late Payment Fee

\$10

**Balance Transfer
Fee**

None

IMPORTANT

NEW YORK RESIDENTS ONLY: A consumer credit report may be requested in connection with updates, renewals or extensions of any credit as a result of this application. If you subsequently ask for information, you will be informed whether or not such a report was requested and, if so, the name and address of the agency that furnished the report.

MARRIED WISCONSIN RESIDENTS ONLY: No provision of any marital property agreement, unilateral statement, or court order applying to marital property will adversely affect a creditor's interests unless prior to the time credit is granted, the creditor is furnished with a copy of the agreement, statement or court order, or has actual knowledge of the provision.

OHIO RESIDENTS ONLY: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customer, and that all credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with the law.

CALIFORNIA RESIDENTS ONLY: A married applicant may apply for a separate account.

Currently a 1.0% fee is assessed only on international transactions where a conversion occurs. This fee is unchanged. Effective April 4, 2008, VISA will impose a 0.8% fee on foreign transactions where a currency conversion is performed.

The information set forth in this disclosure was accurate as of November 2018 and is subject to change.