

CREDIT CARD DISCLOSURES



INTEREST RATES AND INTEREST CHARGES:

Annual Percentage Rate (APR) for purchases, cash advances, and balance transfers	VISA CLASSIC 10.90%	VISA PLATINUM 6.99%
Paying Interest	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.	
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.	
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 http://www.consumerfinance.gov/learnmore	

How we will calculate your balance: We use a method called "average daily balance (including new purchases)."

FEES:

Fees to Open or Maintain Your Account	None
<ul style="list-style-type: none"> ● Annual Fee ● Application Fee 	None
Transaction Fees	None
<ul style="list-style-type: none"> ● Balance Transfer ● Cash Advance ● Foreign Transaction 	None
Penalty Fees	Up to \$10.00 if your payment is more than 10 days late
<ul style="list-style-type: none"> ● Late Payment ● Over-the-credit Limit ● Returned Payment 	Up to \$10.00 if you exceed your credit limit
	Up to \$12.00 if your payment is returned for any reason

OTHER FEES:

In addition to the fees disclosed above, the following fees may be imposed.

● Rush Fee:	\$30.00
● Card Replacement Fee:	\$15.00
● Emergency Card Replacement Fee:	\$30.00
● Dishonored Convenience Check Fee:	\$25.00

THE GRANTING OF THIS SECURITY INTEREST IS A CONDITION FOR THE ISSUANCE OF CREDIT UNDER THIS AGREEMENT. YOU SPECIFICALLY GRANT US A CONSENSUAL SECURITY INTEREST IN ALL INDIVIDUAL AND JOINT ACCOUNTS YOU HAVE WITH US NOW AND IN THE FUTURE TO SECURE REPAYMENT OF CREDIT EXTENDED UNDER THIS AGREEMENT. YOU ALSO AGREE THAT WE HAVE SIMILAR STATUTORY LEIN RIGHTS UNDER STATE AND/OR FEDERAL LAW. IF YOU ARE IN DEFAULT, WE CAN APPLY YOUR SHARES TO THE AMOUNT YOU OWE. Shares and deposits in an Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given are not subject to this security interest. If you have other loans with us, collateral securing such loans will also secure your obligations under this Agreement, unless that other collateral is your principal residence or non-purchase money household goods.