

The information about the costs of the card described in this application/solicitation is accurate as of 2/1/2025. This information may have changed after that date. To find out what may have changed, call us at (515) 955-5524 or write to us at 2012 1st Avenue South, Fort Dodge, IA 50501.

Interest Rates and Inte			
	VISA Platinum Rewards	VISA Classic	Secured VISA
Annual Percentage Rate (APR) for	13.25% - 19.99%	11.25% - 19.99%	18.25%
Purchases	when you open your	when you open your	This APR will vary
Fulcilases	account, based on your	account, based on your	with the market
	creditworthiness.	creditworthiness.	based on the Prime
	This APR will vary with	This APR will vary with	Rate.
400 (D. I	the market based on the	the market based on the	
	Prime Rate.	Prime Rate.	40.000/
APR for Balance	2.99% Introductory APR	2.99% Introductory APR	18.25%
Transfers	for 12 monthly billing	for 12 monthly billing	This APR will vary
	cycles from account	cycles from account	with the market
	open date. After that,	open date. After that,	based on the Prime
	your APR will be 13.25%	your APR will be 11.25%	Rate.
	- 19.99%, based on your creditworthiness.	- 19.99%, based on your creditworthiness.	
	This APR will vary with	This APR will vary with	
	the market based on the	the market based on the	
	Prime Rate.	Prime Rate.	
APR for Cash	13.25% - 19.99%,	11.25% - 19.99%, based	18.25%
Advances	based on your	on your creditworthiness.	This APR will vary
7.44.11000	creditworthiness.	This APR will vary with	with the market
	This APR will vary with	the market based on the	based on the Prime
	the market based on the	Prime Rate.	Rate.
	Prime Rate.		
How to Avoid	Your due date is at least 25 days after the close of each billing cycle. We		
paying Interest on	will not charge you any interest on purchases if you pay your entire balance		
Purchases	by the due date each month.		
For Credit Card	To learn more about factors to consider when applying for or using a		
Tips from the	credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore		
Consumer Financial	Bureau at <u>nttp://www.cor</u>	<u>nsumerfinance.gov/learnm</u>	<u>iore</u>
Protection Bureau			
Fees			
Transaction Fees			
Foreign	1.00% For each foreign currency transaction in US Dollars, or when the		
Transaction	transaction occurs in a foreign country.		
		-	
Penalty Fees			
 Late Payment 	Up to \$15.00		
 Returned 	Up to \$20.00		
Payment	-		

How We Calculate Your Balance: We use the "Average Daily Balance Method, including new purchases".