



Member FDIC

CREDIT DISCLOSURES

	VISA® Classic	VISA® Gold	VISA® Rewards	VISA® Platinum Rewards
Annual Percentage Rate (APR) for Purchases, Cash Advances, and Balance Transfers	Prime + 10.74% ⁽¹⁾	Prime + 8.24% ⁽²⁾	Prime + 11.74% ⁽³⁾	Prime + 7.00% ⁽⁴⁾
Introductory Annual Percentage Rate (APR) for Balance Transfers for 6 months from date of first transfer	0.00% ⁽⁶⁾			
How to Avoid Paying Interest on Purchases	If you pay your entire balance in full each month, you have at least 25 days after the close of each period to pay your balance on purchases without being charged interest. There is no grace period for cash advances and balance transfers.			
Method of Computing Balance for Purchases	Average Daily Balance including new purchases			
Balance Transfer Fee	\$5.00 or 3% of the amount transferred, whichever is greater			
Cash Advance Fee	\$5.00 or 1% of the amount of the cash advance, whichever is greater			
Late Payment Fee	Up to \$25.00 ⁽⁵⁾			
Return Payment Fee	Up to \$25.00			
Annual Fee	\$0	\$0	\$0	\$24
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about the 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			
Because rates and terms are subject to change, you may contact us for the current information by calling us at 309.272.1000				

- (1) Your Annual Percentage Rate (APR) may vary. For purchases, Cash Advances, and Balance Transfers, the APR, adjustable monthly, is a variable rate based on the highest prime rate published in the Money Rates section of the Wall Street Journal ("Index") plus a margin of 10.74 percentage points and rounded to the nearest hundredth divisible by twelve, maximum rate 18%.
- (2) Your Annual Percentage Rate (APR) may vary. For purchases, Cash Advances, and Balance Transfers, the APR, adjustable monthly, is a variable rate based on the highest prime rate published in the Money Rates section of the Wall Street Journal ("Index") plus a margin of 8.24 percentage points and rounded to the nearest hundredth divisible by twelve, maximum rate 18%.
- (3) Your Annual Percentage Rate (APR) may vary. For purchases, Cash Advances, and Balance Transfers, the APR, adjustable monthly, is a variable rate based on the highest prime rate published in the Money Rates section of the Wall Street Journal ("Index") plus a margin of 11.74 percentage points and rounded to the nearest hundredth divisible by twelve, maximum rate 18%.
- (4) Your Annual Percentage Rate (APR) may vary. For purchases, Cash Advances, and Balance Transfers, the APR, adjustable monthly, is a variable rate based on the highest prime rate published in the Money Rates section of the Wall Street Journal ("Index") plus a margin of 8.74 percentage points and rounded to the nearest hundredth divisible by twelve, maximum rate 18%.
- (5) If the minimum required payment is not received within 15 days after the Closing Date subsequent to the payment Due Date, a late charge of up to \$25.00 will be imposed..
- (6) After the introductory period your rate will be determined based on the established card type as detailed above.

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