



The information about the costs of the card described in this application/solicitation is accurate as of 2/1/2023. 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 Interest Charges

	VISA Platinum Rewards	VISA Classic	Secured VISA
Annual Percentage Rate (APR) for Purchases	12.50% - 22.50% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	10.50% - 20.50% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	17.50% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	2.99% Introductory APR for 12 months. After that, your APR will be 12.50% - 22.50% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	2.99% Introductory APR for 12 months. After that, your APR will be 10.50% - 20.50% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	17.50% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	12.50% - 22.50% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	10.50% - 20.50% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	17.50% This APR will vary with the market based on the Prime Rate.
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.		
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		
Fees			
Transaction Fees • Foreign Transaction	1.00% For each foreign currency transaction in US Dollars, or when the transaction occurs in a foreign country.		
Penalty Fees • Late Payment • Returned Payment	Up to \$15.00 Up to \$20.00		

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