

The information about the costs of the card described in this application/solicitation is accurate as of 2/1/2024. 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	VISA Classic	Secured VISA	
	Rewards			
Annual Percentage Rate (APR) for	14% - 19.99% when you open your	12% - 19.99% when you open your	19% This APR will vary with	
Purchases	account, based on your	account, based on your	the market based on	
	creditworthiness.	creditworthiness.	the Prime Rate.	
	This APR will vary with	This APR will vary with	the rance.	
	the market based on the	the market based on the		
	Prime Rate.	Prime Rate.		
APR for Balance	2.99% Introductory APR	2.99% Introductory APR	19%	
Transfers	for 12 months.	for 12 months.	This APR will vary with	
	After that, your APR will be 14% - 19.99% ,	After that, your APR will be 12% - 19.99% ,	the market based on the Prime Rate.	
	based on your	based on your		
	creditworthiness.	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.	400/	
APR for Cash	14% - 19.99%,	12% - 19.99%, based	19%	
Advances	based on your creditworthiness.	on your creditworthiness.	This APR will vary with the market based on	
	This APR will vary with	This APR will vary with	the Prime Rate.	
	the market based on the	the market based on the	the Finne Rate.	
	Prime 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			
Consumer	Bureau at http://www.consumerfinance.gov/learnmore			
Financial				
Protection Bureau				
Fees				
Transaction Fees	4 000/ Fan analy families assume as the section in LIC Delland, and the			
 Foreign Transaction 	1.00% For each foreign currency transaction in US Dollars, or when the transaction occurs in a foreign country.			
Transaction		eign country.		
Penalty Fees				
Late Payment	Up to \$15.00			
 Returned 	Up to \$20.00			
Returned Payment				
Гаушен				

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