



The information about the costs of the card described in this application/solicitation is accurate as of 2/1/2026. 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% - 19.99% when you open your account, depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.	10.50% - 19.99% when you open your account, depending 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 billing cycles from account opening. After that, your APR will be 12.50% - 19.99% , depending on your creditworthiness at the time you established your account. This APR will vary with the market based on the Prime Rate.	2.99% Introductory APR for 12 billing cycles from account opening. After that, your APR will be 10.50% - 19.99% , depending on your creditworthiness at the time you established your account. 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% - 19.99% , based on your creditworthiness. These APRs will vary with the market based on the Prime Rate.	10.50% - 19.99% , based on your creditworthiness. These APRs 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	We will not charge you interest on purchases if you pay your entire balance owed within 25 days of your statement closing 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	For VISA®, 1.00% of each foreign currency transaction in U.S. dollars. For VISA®, 1.00% of each U.S. dollar transaction that occurs in a foreign country.		
Penalty Fees • Late Payment • Returned Payment	Up to \$15.00 Up to \$20.00		

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases)”.