



# VISA TRADITIONAL CONSUMER AND BUSINESS

## Credit Card Account Opening Disclosures

### INTEREST RATES AND OTHER CHARGES

Annual Percentage Rate (APR) for Purchases	<b>14.90% Fixed</b>
APR for Balance Transfers	<b>14.90% Fixed</b>
APR for Cash Advances	<b>14.90% Fixed</b>
Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction date.
For Credit card Tips from the Federal Reserve Board	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 <a href="https://www.consumerfinance.gov/learnmore">https://www.consumerfinance.gov/learnmore</a> .

### FEES

<b>Setup and Maintenance Fees</b> <ul style="list-style-type: none"> <li>Card Replacement</li> </ul>	<b>NONE</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>Balance Transfer Processing</li> <li>Cash Advance Processing</li> <li>Foreign Transaction</li> </ul>	<b>NONE</b> <b>NONE</b> <b>1%</b> of each foreign currency transaction in U.S. dollars
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>Late Payment</li> <li>Returned Payment Fee</li> </ul>	Up to <b>\$20.00</b> Up to <b>\$25.00</b> or the amount of the returned item, whichever is less
<b>Other Fees</b> <ul style="list-style-type: none"> <li>Statement Copy Fee</li> <li>Rush Fee</li> <li>Stop Payment Fee</li> <li>Research Fee</li> <li>Sales Draft Copy Fee</li> <li>Annual Membership Fee</li> </ul>	<b>NONE</b> <b>NONE</b> <b>\$20.00</b> per request <b>NONE</b> <b>NONE</b> <b>NONE</b>

### OTHER

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)". See your account agreement for more details.

**Bill Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

**Collection Costs:** You promise to pay all costs of collecting the amount you owe under this agreement to the extent permitted by state law.

**Periodic Rates:** Visa Traditional Consumer or Business

The Purchase APR is **14.90%** which is a monthly periodic rate of **1.2417%**

The Cash Advance APR is **14.90%** which is a monthly periodic rate of **1.2417%**

The Balance Transfer APR is **14.90%** which is a monthly periodic rate of **1.2417%**

Complete application, print, and submit to your lender at:

**Glenwood:** 5 E Minnesota Avenue, PO Box 197, Glenwood, MN 56334

**Alexandria:** 2221 S Broadway Street, Alexandria, MN 56308

