



**IF YOU ARE APPLYING FOR A CREDIT CARD, THE FOLLOWING IS YOUR REQUIRED DISCLOSURE INFORMATION** - The information provided in this disclosure is accurate as of May 1<sup>st</sup>, 2017. The information may have changed after that date. To find out what may have changed, call us at 217-875-1845 or write us at 1130 East Pershing Rd., Decatur, IL 62526. Before we approve you for a credit card, we will review your credit report, and the information you provide with your application to confirm that you meet the criteria for this offer. The full terms and conditions will be outlined in the Credit Card Agreement and Opening Disclosure which will be sent to you.

**Interest Rates and Interest Charges**

<b>ANNUAL PERCENTAGE RATE</b> for Purchases	VISA Secured – <b>7.25%</b> VISA – <b>8.50% - 23.00%</b> When you open your account based on your credit worthiness. VISA Rewards – <b>12.50% - 23.00%</b> When you open your account based on your credit worthiness.
<b>ANNUAL PERCENTAGE RATE</b> for Cash Advances	VISA Secured – <b>7.25%</b> VISA – <b>8.50% - 23.00%</b> When you open your account based on your credit worthiness. VISA Rewards – <b>12.50% - 23.00%</b> When you open your account based on your credit worthiness.
<b>How to Avoid Paying Interest on Payments</b>	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.
<b>Minimum Interest Charge</b>	None
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

**Fees**

<b>Set-up and Maintenance Fees</b> • Annual Fee • Additional Card Fee	None <b>\$10.00 (one time fee)</b>
<b>Transaction Fees</b> • Cash Advance • Foreign Transactions	None <b>1% of each transaction in U.S. dollars</b>
<b>Penalty Fees</b> • Late Payment Fee • Return Payment Fee • Over-the-Credit Limit Fee	Up to <b>\$25.00</b> Up to <b>\$25.00</b> Up to <b>\$25.00</b>

**How We Will Calculate Your Balance:** We use a method called "Average Daily Balance (including new purchases)".

**Other Disclosures**  
**Late Payment Fee:** \$25.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.  
**Over-the-Credit Limit Fee:** \$25.00 or the amount of the transaction exceeding your credit limit, whichever is less.  
**Returned Payment Fee:** \$25.00 or the amount of the required minimum payment, whichever is less.  
**Statement Copy Fee:** \$1.00  
**Document Copy Fee:** \$12.00  
**Rush Fee:** \$25.00  
**Emergency Card Replacement Fee:** \$150.00  
**Card Recovery Fee:** \$65.00  
**Pay-by-Phone Fee:** \$10.00