



Application and Solicitation Disclosure



The information about this costs of the card described in this application is accurate as of November 10, 2023. This information may have changed after that date. To find out what may have changed, call us at 515-832-6346 or write to us at PO Box 545, Webster City, IA 50595.

Interest Rates and Interest Charges		
	MASTERCARD Classic	MASTERCARD Rewards
Annual Percentage Rate (APR) for Purchases	Prime Rate* plus 4.74%, currently 13.24% when you open your account based on your creditworthiness. The APR will vary with the market based on Prime Rate.	Prime Rate* plus 8.74%, currently 17.24% - 25.24% when you open your account based on your creditworthiness. The APR will vary with the market based on Prime Rate.
APR for Balance Transfers	Prime Rate* plus 4.74%, currently 13.24% when you open your account based on your creditworthiness. The APR will vary with the market based on Prime Rate.	Prime Rate* plus 8.74%, currently 17.24% - 25.24% when you open your account based on your creditworthiness. The APR will vary with the market based on Prime Rate.
APR for Cash Advance	Prime Rate* plus 4.74%, currently 13.24% when you open your account based on your creditworthiness. The APR will vary with the market based on Prime Rate.	Prime Rate* plus 8.74%, currently 17.24% - 25.24% when you open your account based on your creditworthiness. The APR will vary with the market based on Prime Rate.
How to Avoid Paying Interest on Purchases	You 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		
Annual Fee	None	None
Transaction Fees		
-Cash Advance	\$2.00	\$10.00
Penalty Fees		
-Late Payment	\$15.00	\$25.00
-Returned Payment	\$10.00	\$20.00
How We Calculate Your Balance: We use a method called "average daily balance (including new purchases)."		
*Estimated variable APRs above are based on 8.50% Prime Rate on August 1, 2023. Prime Rate used is published in the Money Rates section of <i>The Wall Street Journal</i> .		