

IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of the effective date of September 1, 2020. You can call Us at (517) 784-7101 or write Us at 1100 Clinton Road, Jackson, MI 49202-2088 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) For Purchases	<p>VISA Cash-In: <u>9.50 %</u> - <u>17.99%</u> based on Your creditworthiness</p> <p>VISA Secured: <u>14.50 %</u></p> <p>VISA To-Go: <u>6.25 %</u> This APR will vary with the market based on the Prime Rate.</p>
APR For Balance Transfers	<p>VISA Cash-In: <u>9.50 %</u> - <u>17.99%</u> based on Your creditworthiness</p> <p>VISA Secured: <u>14.50 %</u></p> <p>VISA To-Go: <u>6.25 %</u> This APR will vary with the market based on the Prime Rate.</p>
APR For Cash Advances	<p>VISA Cash-In: <u>9.50 %</u> - <u>17.99%</u> based on Your creditworthiness</p> <p>VISA Secured: <u>14.50 %</u></p> <p>VISA To-Go: <u>6.25 %</u> This APR will vary with the market based on the Prime Rate.</p>
How to Avoid Paying Interest on Purchases	We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date.
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	
<ul style="list-style-type: none"> Foreign Transaction 	<p>1.00% of each foreign currency transaction in U.S. Dollars.</p> <p>1.00% of each U.S. Dollar transaction that occurs in a foreign country.</p>
Penalty Fees	
<ul style="list-style-type: none"> Returned Payment Late Payment Over-the-Credit Limit Fee 	<p>Up to \$30.00</p> <p>Up to \$25.00</p> <p>Up to \$25.00</p>

How We Will Calculate Your Balance: For purchase transactions, We use a method called "average daily balance (excluding new purchases)." For balance transfer and cash advance transactions, We use a method called "average daily balance (including new transactions)."