



## CONSUMER VISA CREDIT CARD DISCLOSURE

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>16.25% to 20.25%</b> This APR is based on your creditworthiness and will vary with the market based on the U.S. Prime Rate*
<b>APR for Balance Transfers</b>	<b>16.25% to 20.25%</b> This APR is based on your creditworthiness and will vary with the market based on the U.S. Prime Rate*
<b>APR for Cash Advances</b>	<b>24.99%</b>
<b>Penalty APR and When it Applies</b>	<b>24.99%</b> This APR may be applied to your account if you: 1. Make a late payment 2. Make a payment that is returned <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for any of these reasons, the Penalty APR may apply indefinitely.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on retail purchases if you pay your entire balance by the due date. We will begin charging interest on cash advances on the transaction date.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00
<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.consumerfinancial.gov/learnmore">http://www.consumerfinancial.gov/learnmore</a> .

Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
Balance Transfer	<b>1.00% of the balance transferred.</b>
Cash Advances	<b>\$2 or \$3.00%</b> of the amount of each cash advance, whichever is greater (Maximum fee; <b>\$50.00</b> )
Foreign Transaction	<b>1%</b> of converted amount-Visa imposed
<b>Penalty Fees</b>	
Late Payment	\$30.00
Over-the-Credit-Limit	\$0.00
Returned Payment	<b>\$30.00</b>

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

**How We Calculate Your Variable APR:** We calculate your variable APR by adding a margin (interest percentage) to the value of an index.

\*The index we use is the "Prime Rate" published in the Wall Street Journal on the 3<sup>rd</sup> Tuesday of the prior month preceding the first day of the billing cycle.

The Margins we use to add to the Prime Rate for Purchases and Balance Transfers are: 8.00%, 10.00%, or 12.00%. Cash advances are charged the maximum APR of 24.99%

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

These disclosures are accurate as of 02/15/2023 and are subject to change. For further information please call 1-800-697-0049 or write to us at 430 North Hamilton Road, Whitehall, OH 43213. Visa is a registered trademark of Visa International Service Association and used under license. This card is issued by Heartland Bank pursuant to a license from Visa USA Inc.