

IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card are accurate as of the effective date of January 1, 2020. You can call Us at (800) 245-6199 or write to Us at P.O. Box 807, Ames, IA 50010 to inquire if any changes have occurred since the effective date.

Interest Rates and Interest Charges

<p>Annual Percentage Rate (APR) For Purchases</p>	<p>VISA Possibilities: 16.00% - 21.00% based on Your creditworthiness.</p> <p>VISA Platinum Ca\$h Back: 7.65% - 17.65% based on Your creditworthiness. This APR may vary with the market based on the Prime Rate.</p> <p>VISA Platinum Rewards: 8.65% - 18.65% based on Your creditworthiness. This APR may vary with the market based on the Prime Rate.</p>
<p>APR For Balance Transfers</p>	<p>VISA Possibilities: 16.00% - 21.00% based on Your creditworthiness.</p> <p>VISA Platinum Ca\$h Back: 0.99% Introductory APR for 7 billing cycles (for balance transfers obtained during the first two (2) billing cycles). After that, Your APR will be 7.65% - 17.65% based on Your creditworthiness at the time You established Your account. This APR may vary with the market based on the Prime Rate.</p> <p>VISA Platinum Rewards: 0.99% Introductory APR for 7 billing cycles (for balance transfers obtained during the first two (2) billing cycles). After that, Your APR will be 8.65% - 18.65% based on Your creditworthiness at the time You established Your account. This APR may vary with the market based on the Prime Rate.</p>
<p>APR For Cash Advances</p>	<p>VISA Possibilities: 16.00% - 21.00% based on Your creditworthiness.</p> <p>VISA Platinum Ca\$h Back: 7.65% - 17.65% based on Your creditworthiness. This APR may vary with the market based on the Prime Rate.</p> <p>VISA Platinum Rewards: 8.65% - 18.65% based on Your creditworthiness. This APR may vary with the market based on the Prime Rate.</p>
<p>How to Avoid Paying Interest on Purchases</p>	<p>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.</p>
<p>For Credit Card Tips From the Consumer Financial Protection Bureau</p>	<p>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.</p>

Fees

<p>Transaction Fees</p> <ul style="list-style-type: none"> • Balance Transfer • Foreign Transaction 	<p>\$3.00</p> <p>1.00% of each foreign currency transaction in U.S. Dollars. 1.00% of each U.S. Dollar transaction that occurs in a foreign country.</p>
<p>Penalty Fees</p> <ul style="list-style-type: none"> • Late Payment 	<p>Up to \$25.00</p>

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

Detach Here