

**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	
Annual Percentage Rate (APR) For Purchases, Balance Transfers, and Cash Advances	<p>VISA Possibilities: <b>2.99%</b> Introductory APR for 6 months.</p> <p>After that Your APR will be <b>16.00% - 21.00%</b>, based on Your creditworthiness at the time You established Your account. This APR may vary with the market based on Prime Rate.</p> <p>VISA Platinum Ca\$h Back: <b>2.99%</b> Introductory APR for 6 months.</p> <p>After that Your APR will be <b>9.15% - 19.15%</b>, based on Your creditworthiness at the time You established Your account. This APR may vary with the market based on Prime Rate.</p> <p>VISA Platinum Rewards: <b>2.99%</b> Introductory APR for 6 months.</p> <p>After that Your APR will be <b>10.15% - 20.15%</b>, based on Your creditworthiness at the time You established Your account. This APR may vary with the market based on 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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .

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

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