

INTEREST RATES AND INTEREST CHARGES		
	Visa Classic	Visa Platinum
Annual Percentage Rate (APR) for Purchases	<p>7.9% introductory APR for 6 months.</p> <p>After that your APR will be</p> <p>13.7%</p>	<p>7.9% introductory APR for 6 months.</p> <p>After that your APR will be</p> <p>13.7%</p>
APR for Balance Transfers	<p>7.9% introductory APR for 6 months.</p> <p>After that your APR will be</p> <p>13.7%</p>	<p>7.9% introductory APR for 6 months.</p> <p>After that your APR will be</p> <p>13.7%</p>
APR for Cash Advances	13.7%	13.7%
Minimum Finance Charge	If you are charged interest, the charge will be no less than \$0.50.	
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases and balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the posting date.	
For Credit Card Tips from Consumer Financial Protection Bureau	<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.consumerfinancial.gov/learnmore</p>	

FEES	
Annual Fee	<ul style="list-style-type: none"> • None
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer - None • Cash Advance - 2% of transaction amount; Min. \$2.00; Max. \$10.00 • Foreign Transaction - 1% of each transaction in U.S. dollars
Penalty Fees	<ul style="list-style-type: none"> • Late Payment - Up to \$15.00 • Returned Payment - Up to \$15.00 • Over Limit - None

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

[The information described above is accurate as of 02-03-2015 and may change after that date. To find out what may have changed, contact us at 1-800-442-4757 or First National Bank of Muscatine, P.O. Box 539, Muscatine, Iowa 52761.]

State laws require the following notices: **California Residents:** Married applicants may apply for separate credit. **New York Residents:** You may contact the New York State Banking Department at 1.877.226.5697 or by writing to

the Research & Technical Assistance Division, One State Street, New York, NY 10004-1417 to obtain a comparative listing of all credit card rates, fees and grace periods. **Ohio Residents:** The Ohio law against discrimination requires that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual request. The Ohio Civil Rights Commission administers compliance with this law. **Married Wisconsin Residents:** No provision of any marital property agreement, unilateral statement under section 766.59 of the Wisconsin statutes or court decree adversely affects the interest of the issuer, unless the issuer, prior to the time the credit is granted or an open-ended credit plan is entered into, is furnished a copy of agreement, or decree court order or has actual knowledge of the adverse provisions. IF YOU ARE A MARRIED WISCONSIN RESIDENT, CREDIT EXTENDED UNDER THIS ACCOUNT WILL BE INCURRED IN THE INTEREST OF YOUR MARRIAGE OR FAMILY. In addition, you must send us the name and address of your spouse within 15 days to First National Bank of Muscatine, P.O. Box 539, Muscatine, Iowa 52761.

2/2015