

<b>INTEREST RATE AND INTEREST CHARGES</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>12.99% - 18.99%</b> Standard APR based on your credit worthiness</p> <p><b>0%</b> Introductory Rate for 6 months from the date of account opening based on your credit worthiness</p>
<b>APR for Balance Transfers</b>	<p><b>12.99%-18.99%</b> Standard APR based on your credit worthiness</p> <p><b>0%</b> Introductory Rate for 6 months from the date of account opening based on your credit worthiness</p>
<b>APR for Cash Advances</b>	<p><b>21.99%</b> Standard APR based on your credit worthiness</p>
<b>How to avoid paying interest on your purchases</b>	Your due date is at least 25 days after close of each billing cycle. We will not charge you interest on purchases if you pay the entire balance by the due date each month.
<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.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>
<b>FEES</b>	
<b>Annual Fees</b>	No Annual Fee
<b>Transaction Fees</b>	
<b>Balance Transfer</b>	\$5.00 on each transfer when paid with a statement check
<b>Cash Advance</b>	5% of the amount of each advance
<b>Foreign Fees</b>	1.00% of each transaction in US Dollars (Pass thru) 1.00% of each transaction in foreign currency (Pass thru)
<b>Penalty Fees</b>	
<b>Late Payment</b>	20% of the past due payment, or \$5.00; whichever is greater
<b>Returned Payment</b>	Up to \$25.00

**How We Will Calculate Your Balance:** we use a method called "average daily balance". See your account agreement for further information regarding how we calculate your balance.

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

**Loss of Introductory APR:** We may end your introductory APR and apply the standard APR if you become more than 60 days late in paying your bill.

**Purchase APR:** Your Purchase rate is **12.99-18.99%**. The daily periodic rate of FINANCE CHARGES is 1/365th of the APR

**Balance Transfer APR:** Your Balance Transfer Rate is **12.99-18.99%**. The daily periodic rate of FINANCE CHARGES is 1/365th of the APR

**Cash Advance APR:** Your Cash rate is **21.99%**. The daily periodic rate of FINANCE CHARGES IS 1/365th of the APR

**Rewards Program Rules:** We will award one point for each dollar of net purchases (purchases minus returns/credits) charged to your account during each statement period. There is no limit to the number of points one can earn with a First National Bank of Henning, Ottertail and Battle Lake Visa card. Points will not be awarded to a cardmember for net purchases if your account is not open and current on the statement closing date. Points will not be awarded for cash advances. Points will be awarded to the primary cardholder and may be redeemed by an authorized cardmember on the account. Complete terms and conditions found on [fnbhenning.com](http://fnbhenning.com)