

INTEREST RATE AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	<p>10.99% - 16.99% Standard fixed APR based on your credit worthiness</p> <p>0% Introductory Rate for 6 months from the date of account opening based on your credit worthiness</p>
APR for Balance Transfers	<p>10.99%-16.99% Standard fixed APR based on your credit worthiness</p> <p>0% Introductory Rate for 6 months from the date of account opening based on your credit worthiness</p>
APR for Cash Advances	<p>19.99% Standard APR based on your credit worthiness</p>
How to avoid paying interest on your purchases	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.
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 http://www.consumerfinance.gov/learnmore
FEES	
Annual Fees	No Annual Fee
Transaction Fees	
Balance Transfer	No Balance Transfer Fee
Cash Advance	5% of the amount of each advance
Foreign Fees	1.00% of each transaction in US Dollars or in foreign currency (Pass thru)
Penalty Fees	
Late Payment	20% of the past due payment, or \$5.00; whichever is greater
Returned Payment	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 **10.99-16.99%**. The daily periodic rate of FINANCE CHARGES is 1/365th of the APR

Balance Transfer APR: Your Balance Transfer Rate is **10.99-16.99%**. The daily periodic rate of FINANCE CHARGES is 1/365th of the APR

Cash Advance APR: Your Cash rate is **19.99%**. 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.