

## IMPORTANT CREDIT CARD DISCLOSURES

The following represents important details concerning your credit card. The information about costs of the card are accurate as of July 1, 2016. You can contact us toll free at (888) 213.2848 or 718 E. Michigan Ave. Jackson, MI 49201 to inquire if any changes occurred since the effective date.

### INTEREST RATES and INTEREST CHARGES

#### Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers

#### Visa Gold Variable

9.24% - 18.00%  
depending on your credit score.  
This APR will vary with the market  
based on the Prime Rate.

#### Visa Gold Non-Variable

10.00% - 18.00%  
depending on your credit score.

#### Paying Interest

Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction 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 <http://www.consumerfinance.gov/learnmore>

### FEES:

#### Fees to Open or Maintain your Account

Annual Fee: None

Application Fee: None

#### Transaction Fees

Balance Transfer: None

Cash Advance: None

Foreign Transaction: 1% of each transaction in U.S. dollars if the transaction involves a currency conversion  
1% of each transaction in U.S. dollars if the transaction does not involve a currency conversion

#### Penalty Fees

Late Payment: Up to \$20.00 if your payment is 6 or more days late from the payment due date

Over-the-Credit Limit: None

Returned Payment: Up to \$25.00 if your payment is returned for any reason

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

Variable Rates: If this is a variable rate, the Annual Percentage Rate may increase or decrease if the highest rate of interest identified as the ‘Prime Rate’ in the ‘Money Rates’ column of the Wall Street Journal in effect on the last day of each calendar month of each year increases or decreases. The Annual Percentage Rate will be equal to the Prime Rate plus a margin of: A tier members 5.74%; B tier members 7.74%; C tier members 11.74%; D tier members 14.74%. The interest rate can change monthly on the first day of the billing cycle of the month immediately following a change in the Prime Rate. The Annual Percentage Rate will never be more than 18%. Any increase will take the form of more payments of the same amount.