

# Important Terms and Conditions

Visa® Signature Credit Card

Effective

March 17<sup>th</sup>, 2020

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0.00 % APR*</b> Introductory rate is valid for 6 months from the date that your new card account is opened. Based on your credit worthiness, after this introductory period, your APR will be: <b>9.90% - 15.65% APR*</b> This APR will vary with the market based on the Wall Street Journal's Highest Published Prime Rate.
<b>APRs for Balance Transfers</b>	<b>0.00 % APR*</b> Introductory rate is valid for 6 months from the date that your new card account is opened. Based on your credit worthiness, after this introductory period, your APR will be: <b>9.90% - 15.65% APR*</b> This APR will vary with the market based on the Wall Street Journal's Highest Published Prime Rate.
<b>APRs for Cash Advances</b>	<b>0.00 % APR*</b> Introductory rate is valid for 6 months from the date that your new card account is opened. Based on your credit worthiness, after this introductory period, your APR will be: <b>9.90% - 15.65% APR*</b> This APR will vary with the market based on the Wall Street Journal's Highest Published Prime Rate.
<b>Penalty APR and When it Applies</b>	<b>None</b>
<b>Minimum Interest Charge</b>	<b>None</b>
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least <b>25</b> days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
<b>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> .
Fees	
<b>Set-up and Maintenance Fees</b>	
Annual Fee	<b>None</b>
<b>Transaction Fees</b>	
• Balance Transfer	<b>None</b>
• Cash Advance	<b>None</b>
• Foreign Transaction	<b>None</b>
<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$25</b>
• Over-the-Credit Limit	<b>None</b>
• Returned Payment	Up to <b>\$25</b>

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

See cardholder agreement for complete details.

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

\*Your standard APR may vary and is based on Prime Rate. Your rate is determined by adding a margin to the Prime Rate. The Prime Rate Index used to determine your APR is the rate published in *The Wall Street Journal* quarterly (January, April, July and October) and changes are effective as the first day of your next billing cycle. Current rate as of March 17<sup>th</sup>, 2020. See cardholder agreement for complete details.

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