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CREDIT CARD ACCOUNT AGREEMENT AND FEDERAL DISCLOSURE STATEMENTS

THIS IS YOUR CREDIT CARD ACCOUNT AGREEMENT AND IT INCLUDES NECESSARY FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENTS, VISA PLATINUM REWARDS, VISA PLATINUM AND VISA SECURED AGREEMENTS, AND ANY SPECIAL INSTRUCTIONS REGARDING THE USE OF YOUR VISA PLATINUM REWARDS, VISA PLATINUM AND VISA SECURED CREDIT CARDS, AND/OR ANY OTHER ACCOUNT ACCESS DEVICE. PLEASE BE CERTAIN TO READ THIS AGREEMENT CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

Interest Rate and Interest Charges

Annual Percentage Rate (APR) For Purchases

VISA Platinum Rewards: **13.90% - 18.00%**

This APR will vary with the market based on the Prime Rate.

VISA Platinum: **12.90% - 18.00%**

This APR will vary with the market based on the Prime Rate.

VISA Secured: **18.00% - 18.00%**

This APR will vary with the market based on the Prime Rate.

APR For Balance Transfers

VISA Platinum Rewards: **13.90% - 18.00%**

This APR will vary with the market based on the Prime Rate.

VISA Platinum: **12.90% - 18.00%**

This APR will vary with the market based on the Prime Rate.

VISA Secured: **18.00% - 18.00%**

This APR will vary with the market based on the Prime Rate.

APR For Cash Advances

VISA Platinum Rewards: **13.90% - 18.00%**

This APR will vary with the market based on the Prime Rate.

VISA Platinum: **12.90% - 18.00%**

This APR will vary with the market based on the Prime Rate.

VISA Secured: **18.00% - 18.00%**

This APR will vary with the market based on the Prime Rate.

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 if You pay Your entire balance owed by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.

Minimum Interest Charge

If You are charged interest, the charge will be no less than \$0.50.

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

Transaction Fees

- Cash Advance
- Balance Transfer
- Foreign Transaction

Either **\$10.00** or **3.00%** of each advance, whichever is greater.
3.00% of each balance transfer. **1.00%** of each foreign currency transaction in U.S. Dollars. **1.00%** of each U.S. Dollar transaction that occurs in a foreign country.

Penalty Fees

- Late Payment
- Returned Payment

Up to **\$25.00**
Up to **\$28.00**

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See Your Account Agreement for details.

Billing Rights: Information on Your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.