

## CREDIT DISCLOSURES

Annual Percentage Rate for Purchases	<b>17.99% - 22.99%</b> Based on your creditworthiness	How to Avoid 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 by the due date. We will begin charging interest on cash advances and balance transfers as of the later of the transaction date or the first day of the billing period in which the transaction posted to your account.*
Annual Percentage Rate for Balance Transfers	<b>17.99% - 22.99%</b> Based on your creditworthiness		
Annual Percentage Rate for Cash Advances	<b>22.99% - 27.99%</b> Based on your creditworthiness		
Penalty APR	<b>NONE</b>	Method of Computing the Balance for Purchases	Average Daily Balance Including New Purchases*
Minimum Finance Charge	<b>NONE</b>	*A finance charge will be imposed on Credit Purchases only if you elect not to pay the entire new balance shown on your monthly statement for the previous billing cycle within 25 days from the closing date of that statement. If you elect not to pay the entire new balance shown on your previous monthly statement within that 25-day period, a finance charge will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new Credit Purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire new balance is paid in full or until the date of payment if more than 25 days from the closing date. The finance charge for a billing cycle is computed by applying the monthly periodic rate to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account, and subtracting any payments as received or credits as posted to your account, but excluding any unpaid finance charges.	
Annual Fee	<b>\$0.00 First Year, \$95.00 each year after or</b>	A finance charge will be imposed on Cash Advances or Balance Transfers from the date made or from the first day of the billing cycle in which the Cash Advance or Balance Transfer is posted to your account, whichever is later, and will continue to accrue on the unpaid average daily balance of such Cash Advances or Balance Transfers until the date of payment if paid during the same billing cycle, or until the closing date of the billing cycle preceding the date on which the entire new balance is paid in full or until the date of payment if more than 25 days from the closing date. If the new balance shown on your monthly statement for the prior billing cycle is paid in full within 25 days of the closing date of that statement, no finance charges will be imposed during the current billing cycle for Cash Advances or Balance Transfers posted to your account during previous billing cycles.	
Membership Fee	<b>\$30.00 Per Year, Per Authorized Cardholder depending on card product</b>		
Balance Transfer Fee	<b>NONE</b>		
Cash Advance Fee	<b>Up to \$15.00 or 4.0% of the amount authorized, whichever is greater, No Maximum</b>		
Foreign Transaction Fee	<b>Up to 2.0% of each transaction after conversion to U.S. Dollars</b>		
Late Payment Fee	<b>Based on card product the fee may be up to \$29.00 OR the greater of \$39.00 or 1.99% of payment due.</b>	Pay by Phone	<b>\$27.50</b>
Over-the-Credit Limit Fee	<b>Up to \$39.00</b>	Expedited Delivery Fee	<b>\$50.00</b>
Return Payment Fee	<b>Up to \$35.00</b>	Replacement/Additional Card Fee	<b>Up to \$15.00</b>

The information about the costs of the cards described above is accurate as of February 2020. This information is subject to change. To receive the most up to date information, write us at Equity Bank, PO Box 730, Andover, KS 67002-9959.