

**FIRST NATIONAL BANK SCORECARD VISA®, VISA® GOLD, MASTERCARD®, AND GOLD MASTERCARD®
CREDIT CARD
IMPORTANT INFORMATION ABOUT RATES AND FEES**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Variable – Rate determined by adding 8.50% to the Prime Rate * Minimum 12.00%, Maximum 19.00%.
APR for Balance Transfers	Variable – Rate determined by adding 8.50% to the Prime Rate * Minimum 12.00%, Maximum 19.00%.
APR for Cash Advances	Variable – Rate determined by adding 8.50% to the Prime Rate * Minimum 12.00%, Maximum 19.00%.
Penalty APR and When it Applies	NONE
How to Avoid Paying Interest on Purchases	Your due date is at least 21 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 (Grace Period) each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.00.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	

Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> · Balance Transfer · Cash Advance · Foreign Transaction 	Either \$5 or 3% of the amount of each balance transfer, whichever is greater Either \$10 or 3% of the amount of each cash advance, whichever is greater None
Other Fees <ul style="list-style-type: none"> · Letter Check Fee/Statement Check Fee · Pay By Phone Service Penalty Fees <ul style="list-style-type: none"> · Late Payment · Returned Payment · Returned Letter Check/Statement Check · Over-the-Credit-Limit Payment 	2.5% of the amount of check/Minimum fee \$25/ Maximum \$150 \$10 If payment is made through a customer service representative. No fee for automated service system. \$15 for previous balances up to and including \$99.99 \$29 for previous balances from \$100 or greater \$30 \$30 N/A

*The prime rate used to determine your APR is the rate published in the Wall Street Journal on the last business day of the prior month.

How We Will Calculate Your Balance for Purchases: We use a method called "average daily balance (excluding new purchases)." An explanation of this method is provided in your account agreement.

Changes To Your Credit Card Account: The terms of your credit card account, including APRs and fees, are subject to change at any time and for any reason permitted by applicable law and the credit card agreement that will be sent with your credit card. We will notify you of any change if required by applicable law. Changes to your APR may include changing your APR from fixed to variable, from variable to fixed, or to a higher APR.

Details about the Scorecard® bonus points for your credit card account will be sent with your credit card.

USA PATRIOT ACT : IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

