



Warrensburg (660) 747-3311  
 Sedalia (660) 826-6922  
 Richmond (660) 776-5593

**IMPORTANT CREDIT CARD DISCLOSURE**

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of March 01, 2015. This statement is incorporated into and becomes a part of your Credit Card Agreement. **We reserve the right to periodically review your credit standing and to increase any rate on your new balances, in accordance with applicable law.**

<b>INTEREST RATES and INTEREST CHARGES:</b>		
	<b>VISA CLASSIC</b>	<b>VISA PLATINUM</b>
<b>Annual Percentage Rate (APR) for Purchases, Cash Advances, &amp; Balance Transfers</b>	Your standard APR will be <b>15.99%</b>	Your standard APR will be <b>8.70%</b>
<b>Paying Interest</b>	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 date the cash advance or balance transfer is posted to your account.	
<b>Minimum Interest Charge</b>	None	
<b>For 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>	

<b>FEES:</b>	
<b>Fees to Open or Maintain your Account</b> • Annual Fee: • Application Fee:	None None
<b>Transaction Fees</b> • Balance Transfer: • Cash Advance: • Foreign Transaction:	None None <b>1%</b> of each transaction in U.S. dollars if the transaction involves a currency conversion <b>1%</b> of each transaction in U.S. dollars if the transaction does not involve a currency conversion
<b>Penalty Fees</b> • Late Payment:  • Over-the-Credit Limit: • Returned Payment:	If your required payment is \$25.00 or less, you will be charged a fee of <b>5.00%</b> of the minimum payment; not to exceed <b>\$5.00</b> . If your required minimum payment is more than \$25.00 you will be charged a fee of <b>\$15.00</b> or <b>5.00%</b> of the minimum payment, whichever is greater, not to exceed <b>\$25.00</b> . None Up to <b>\$25.00</b> if your payment is returned for any reason.
<b>Other Fees</b> • Rush Card Replacement: • Pay-by-Phone Fee:	<b>\$10.00</b> <b>\$10.00</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

**Loss of Introductory Rate:** We may end your Introductory Rate and apply the standard APR disclosed above if you make a late payment.

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