

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of February 1, 2012 . You can contact us toll free at (800) 301-2424 or 201 South Holden, Warrensburg, MO 64093 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:		
	VISA CLASSIC	VISA PLATINUM
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	Your standard APR will be 15.99%	Your standard APR will be 8.70%
Paying Interest	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 transaction date.	
Minimum Interest Charge	None	
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:	
Fees to Open or Maintain your Account • Annual Fee: • Application Fee:	None None
Transaction Fees • Balance Transfer: • Cash Advance: • Foreign Transaction:	None None 1% of each transaction in U.S. dollars if the transaction involves a currency conversion 1% of each transaction in U.S. dollars if the transaction does not involve a currency conversion
Penalty Fees • Late Payment: • Over-the-Credit Limit: • Returned Payment:	When the payment due is greater than \$20.00 , the late charge will be up to \$15.00 . None Up to \$25.00 if your payment is returned for any reason

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

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