

**CREDIT CARD APPLICATION DISCLOSURE**  
**Flanagan State Bank Business Credit Cards**



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<b>Prime Rate<sup>1</sup> + 8.00%</b> . This APR will vary with the market based on the Prime Rate. <sup>1</sup>
APR for Balance Transfers	<b>Prime Rate<sup>1</sup> + 8.00%</b> . This APR will vary with the market based on the Prime Rate. <sup>1</sup>
APR for Cash Advances	<b>Prime Rate<sup>1</sup> + 8.00%</b> . This APR will vary with the market based on the Prime Rate. <sup>1</sup>
Penalty APR and When It Applies	<b>35.99%</b> . The Penalty APR will apply when an account becomes 60 days delinquent. This rate will continue to apply following the 60 days delinquent until six consecutive payments have been made on-time.
Paying Interest	Your due date is at least 25 days after the close of each billing period (at least 23 days for billing periods that begin in February). We will not charge you any interest on purchases if you pay your entire balance by the due date each month. 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.
Minimum Interest Charge	There is no minimum interest charge.
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .

Fee Schedule	
Annual Fee	<b>None</b>
Balance Transfer Fee	<b>None</b>
Cash Advance Fee	Either <b>\$5.00</b> or <b>3.00%</b> of the amount of each cash advance, whichever is greater.
Over-limit Fee	1.00% of over-limit amount with a minimum of \$15.00 and a maximum of \$150.00
Foreign Currency Fee	None. Not passed onto cardholder.
ATM Fee	3.00% with a minimum of \$5.00
Convenience Check Return Fee	3.00%
Late Fee	Either <b>\$15.00</b> or <b>1.00%</b> of the statement balance, whichever is greater
Returned Payment Fee	Up to <b>\$35.00</b>
Statement Copy Fee	\$5.00
Card Replacement Fee	\$7.50

**How We Will Calculate Your Balance:** We will use a method called “average daily balance (including current transactions)”. See the Cardholder Agreement for details.

**How We Calculate Rates Based on the Prime Rate:** We use the highest U.S. Prime Rate listed in *The Wall Street Journal* on the last business day of the month. For the purchase, balance transfer, and cash advance APR, we add up to 8.00% to the Prime Rate.

<sup>1</sup> The purchase, balance transfer, and Cash Advance APR is equal to the Prime Rate plus a margin of 8.00%. Prime rate is based on the highest US Prime Rate published in The Wall Street Journal on the 10<sup>th</sup> day of each month in the “Money Rates” column. If the 10<sup>th</sup> falls on the day The Wall Street Journal does not publish, we will identify the Prime Rate published on the last publishing day preceding the 10<sup>th</sup>. The rate will then change the first day of the following month.

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**Arbitration:** The Cardholder Agreement provides that we may choose to resolve a claim relating to your account by binding arbitration, in which case, you will not have the right to have that claim resolved by a judge or jury and you will not have the right to participate in a class action in court or arbitration. You may reject the arbitration provision with respect to your new account within 30 days after receiving your Card.

**Effective Date:** This Application Disclosure was created on 3/29/2023 and is accurate as of this date. This information is subject to change after 3/29/2023 and the consumer (you) should contact Flanagan State Bank for any change in the required information since it was printed. A Bank representative can be reached at 815-796-2264 during normal banking hours to obtain updated information.