

Liberty Bank and Trust Company "Summary of Account Terms"

Annual Percentage Rate (APR) for Purchases	9.96% - 19.80% when you open your account, based on your creditworthiness
APR for Balance Transfers	As low as 9.96%**.
APR for Cash Advances	18.90% For Cash Advances obtained over the counter or Automated Teller (ATM) equal than \$.00 a Finance Charge equal to the greater of \$4.00 or 4.00% of the cash advance will be imposed
Penalty APR and When It Applies	19.80% This APR may be applied to your account if you: 1) Are past due for 60-days How long will the penalty APR apply? If your APR is increased for the reason above, the penalty APR will apply until you make six consecutive minimum payments when due.
How to avoid paying interest on purchases	"If paid in full" within 25 days, we will not charge interest on new purchases The interest charge on cash advances begins from the date you obtained the cash advance. The interest charge on balance transfers begins from the date the transaction is posted to your account.
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.
Minimum Finance Charge	None

Fees

Annual Fee	30.00
Cash Advance Fee:	4%/\$4 minimum of the amount of each cash advance, whichever is greater.
Courtesy Check Fee:	4%/\$4 minimum
Foreign Transaction Fee	4% of each transaction after conversion to US dollars
Balance Transfer Fee	None
Late Payment Fee:	Up to \$35
Returned Check Fee:	\$35.00
Normal Credit Criteria Apply:	*Annual Percentage Rates on Purchases and balance transfers are based on your credit. **On transferred balances, if you account is 30 days past due, the purchase rate will be charged on the remaining balance. These rates will remain in effect until your payments have been made on time for one (1) year. The above rates and fees are accurate as of September 1, 2017. Rates and fees may be changed at any time. For current rates and fees, call 1(800)833-3943.

How will we calculate your balance?	The finance charge for a billing cycle is computed by applying the monthly periodic rate to the "average daily balance" of cash advances (and if applicable, purchase). To get the average daily balance, we take the beginning balance of your account each day, add new purchases or cash advances and subtract any payments, credit, non-accruing fees, and unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.
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By submitting the application, you authorize Liberty Bank to request a consumer credit report. Upon your request, Liberty Bank will tell you whether a consumer report was requested, and the name and address of each consumer credit-reporting agency from which it was obtained. Revised 12/2020.