



Important Visa® Credit Card Disclosures

The following disclosures represent important details concerning the costs of Your Credit Card. The information about these costs are accurate as of July 01, 2013. To inquire if any changes have occurred since the effective date, contact Us by phone at 763 404 7600 or write to Us at 11465 Robinson Drive, Coon Rapids, MN 55433

Interest Rate and Interest Charges

Annual Percentage Rate (APR) For Purchases, Balance Transfer and Cash Advances	9.90% or 12.90% Your rate is based on your creditworthiness.
Penalty APR and When It Applies	None
How to avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge You interest on any purchases if You pay Your entire balance owed by the due date each month.
Minimum Interest Charge	None
For Credit Card tips from the Consumer Financial Protection Bureau (CFPB)	To learn more about factors to consider when applying for or using credit card, visit the website of the Consumer Financial Protection Bureau at: www.consumerfinance.gov/learnmore

Fees

Annual Fee	None
Transactions Fees	
Balance Transfer	None
Cash Advance	None
Foreign Transactions	1.00% of each foreign currency transaction in U.S. Dollars
Penalty Fees	
Late Payment	Up to \$29 after 10 days
Returned payment	\$20

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