

## VISA® LOW-RATE CARD

INTEREST RATE AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	<p><b>0.00%</b> Introductory APR for a period of six months.</p> <p>After that, your APR will be <b>13.24%</b> to <b>23.24%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p><b>0.00%</b> Introductory APR for a period of six months.</p> <p>After that, your APR will be <b>13.24%</b> to <b>23.24%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p><b>27.24%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>
Penalty APR and When It Applies	<p><b>None</b></p>
Paying Interest	<p>We will not charge you any interest on purchases if you pay your entire balance by the due date each month.</p> <p>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.</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>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></p>
FEES	
Annual Fees	<p><b>None</b></p>
Transaction Fees <ul style="list-style-type: none"> <li>Balance Transfer Fee</li> <li>Cash Advance Fee</li> <li>International Transaction Fee</li> </ul>	<p>During the introductory period, <b>\$10</b> or <b>3%</b> of the amount of balance transfer amount, whichever is greater (maximum fee: <b>\$150</b>). After the introductory period, <b>No Fee</b>. Either <b>\$10</b> or <b>3%</b> of the amount of each cash advance, whichever is greater.</p> <p><b>2%</b> of the transaction amount on international transactions regardless if there is a currency conversion.</p>
Penalty Fees <ul style="list-style-type: none"> <li>Late Payment Fee</li> <li>Returned Payment Fee</li> </ul>	<p>Up to <b>\$41.00</b></p> <p>Up to <b>\$30.00</b></p>

**How We Will Calculate Your Balance:** We use a method called "average daily balance." See your account agreement for further information regarding how we calculate your balance.

**Other:** Prime Rate: Variable APRs are based on the **8.50%** Prime Rate as of **July 27, 2023**.

The information described in this disclosure is accurate as of **July 27, 2023**. This information may have changed after that date. To find what may have changed, call us at 833-677-5270 or write to us at: D.L. Evans Bank, P.O. Box 1188 Burley, ID 83318.