

VISA® REWARDS & SIGNATURE REWARDS CARD

INTEREST RATE AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	<p>0.00% Introductory APR for a period of six months.</p> <p>After that, your APR will be 14.99% to 20.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>0.00% Introductory APR for a period of six months.</p> <p>After that, your APR will be 14.99% to 20.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>24.99%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
Penalty APR and When It Applies	None
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 http://www.consumerfinance.gov/learnmore</p>
FEES	
Annual Fees	None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer Fee • Cash Advance Fee • International Transaction Fee 	<p>During the introductory period, \$10 or 3% of the amount of balance transfer amount, whichever is greater (maximum fee: \$150). After the introductory period, No Fee.</p> <p>Either \$10 or 3% of the amount of each cash advance, whichever is greater.</p> <p>None</p>
Penalty Fees <ul style="list-style-type: none"> • Late Payment Fee • Returned Payment Fee 	<p>Up to \$41.00</p> <p>Up to \$30.00</p>

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).” See your account agreement for further information regarding how we calculate your balance.

Other: Prime Rate: Variable APRs are based on the **6.25%** Prime Rate as of **September 22, 2022**.

The information described in this disclosure is accurate as of September 22, 2022. 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.

DEPARTMENT OF DEFENSE CONSUMER CREDIT DISCLOSURE

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

By signing below, I acknowledge that I received and read this Disclosure and that Lender provided the contents of this Disclosure orally to me prior to my becoming obligated on the debt.

X _____
Borrower

Date

X _____
Borrower

Date