

VISA® Gold Credit Card Disclosures

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases, Cash Advances and Balance Transfers	14.88% Annual Percentage Rate, fixed when you open an account.
Paying Interest	Your due date is at least 21 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
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 www.consumerfinance.gov/learnmore

Fees

Set-up and Maintenance Fees <ul style="list-style-type: none">• Annual Fee	No annual fee
Transaction Fees <ul style="list-style-type: none">• Cash Advance	2% of the amount of each transaction
Penalty Fees <ul style="list-style-type: none">• Late Payment• Returned Payment	up to \$18 , amount may change pursuant to Indiana Code 24-4.5-1-106 up to \$20
Other Fees	Convenience Check Fee: 2% of the amount of each check. Expedited Card Delivery Fee: \$25 per account.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

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). Please call 800-482-1314 to request this notice to be read.

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

Information contained in this German American Disclosure is accurate as of 5/23/19 and is subject to change. Credit card applications are subject to credit approval. This information may have changed after this date. To find out what may have changed, you can write us at German American, P.O. Box 360, Jasper, IN 47547-0360.