

CREDIT DISCLOSURES

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases Transactions and Balance Transfer Transactions	9.75%, 11.25% or 14.25% based on your creditworthiness This APR will vary with the market based on the Prime Rate.
APR for Cash Advance Transactions and Convenience Check Transactions	15.25% This APR will vary with the market based on the Prime Rate.
Penalty APR	None
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on Purchase Transactions and Balance Transfer Transactions if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advance Transactions and Convenience Checks Transactions 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 http://www.consumerfinance.gov/learnmore .

Fees

Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> • Cash Advance • Convenience Check • Balance Transfer • International Transaction 	Either \$5.00 or 2% of the amount of each Cash Advance Transaction, whichever is greater. Either \$5.00 or 2% of the amount of each Convenience Check you write, whichever is greater. Either \$5.00 or 2% of the amount of each Balance Transfer, whichever is greater. .8% of each transaction in U.S. dollars if no currency conversion; 1% of each transaction in U.S. dollars if there is a currency conversion.
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment 	Up to \$20.00 Up to \$20.00

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

TERMS AND CONDITIONS

In these Terms and Conditions, "you or your" refers to each applicant submitting an application to open a Consumer Credit Card Account ("Account") and "we, us and our" refers to New Mexico Bank & Trust, d/b/a HTLF Card Services. By submitting this application, you are requesting us to open an Account in your name and to issue Card(s) as you direct. Please allow 30 days for us to process your application. If you omit any information on the application, we may deny your request for an Account. After approval, each applicant will have the right to use credit up to the credit limit and will be liable for amounts extended. If this is a joint application, both applicants will be jointly and severally liable for any and all credit extended from time to time.

THIS OFFER SUPERSEDES ALL PRIOR OFFERS. This offer is only available to U.S. residents that are 18 and older. Credit disclosures contained on this application were printed on

Such terms and credit disclosures are accurate as of that date and are subject to change. Please contact us for any change in the credit disclosures above since the application was printed by calling [1-866-260-8708] Toll Free.

Federal law requires us to establish procedures to obtain, verify, and record information that identifies each person who opens an Account such as your name, address, date of birth, and other information that will allow us to identify you. We may also ask for other identifying documents.

You promise that the information you provide on this application is accurate and complete. You authorize us to verify this information and to obtain reports from consumer reporting agencies. Upon request, we will inform you of the name and address of each consumer reporting agency from which we obtained a consumer report relating to you. You agree that inquiries may be made to verify information and that credit references or verification may be given based on inquiries from other parties. This offer is subject to the credit policies of this institution.

By providing your phone numbers, you agree that we or companies working on our behalf to service your account may call you at these numbers. If this is a cell phone number, you agree that we may contact you using automatic dialer, including pre-recorded messages and/or text messages, even if your cell phone provider may charge you for calls according to your current plan. You may contact us anytime to change these preferences. You authorize us and our affiliates and subsidiaries to share information we have about you at any time for marketing and administrative purposes as permitted by law.

Married Wisconsin Residents: No provision of any marital property agreement, unilateral statement or court decree adversely affects our interest and/or rights unless, prior to the time the credit is granted or an open-end credit plan is entered into, we are furnished with a copy of the agreement or statement or decree or have actual knowledge of the adverse provision. You agree that any credit granted will be used in the interest of your marriage or family. If your application is approved, you will notify us if you have a spouse who needs to receive notification that credit has been extended to you.

New York Residents: You may contact the New York State Department of Financial Services at 1-800-342-3736 or visit www.dfs.ny.gov for free information on comparative credit card rates, fees and grace periods.

Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

California Residents: If married, you may apply for a separate account.

If an Account is opened, you will receive a Cardholder Agreement with your approval letter. The Cardholder Agreement and the Account are governed by New Mexico and federal law. The terms of your account are subject to change, to the extent permitted by law and in accordance with the Cardholder Agreement. You agree to the terms of the Cardholder Agreement by: using the Account or any Card, authorizing their use, or making any payment on the Account.

Rewards Program: Through our "Rewards Program," you will earn 1 point (each a "Point") for every \$1 of all new net purchases (qualifying purchases less credits, returns and adjustments) charged to the Card each billing cycle. Points have no value except when claimed by you for redeeming an award ("Award"). Values of Awards, Points required for Awards and Awards offered may vary from time to time without notice to you. If your Account is closed for any reason, you will no longer be able to accumulate Points and all Points which have accrued with your Account will be eliminated. Your Account must be in good standing in order for Points to be claimed and redeemed for Awards. Points that have been accrued can be viewed online at www.Savvy-Rewards.com. Points cannot be transferred, assigned, bought or sold by you. All Awards are subject to availability and may be withdrawn, changed or replaced at any time. The Rewards Program is subject to the current Rewards Program Terms and Conditions that can be viewed online at www.Savvy-Rewards.com.

Card Benefits. Certain restrictions apply to each benefit. Card benefits for Visa® Platinum Cards differ from card benefits for Visa® Signature Cards (differences may include but are not limited to variances in coverage amounts and availability of certain benefits). When your Account is opened, details regarding your Card benefits will be sent to you along with your Card.

ARBITRATION: The Cardholder Agreement includes an arbitration provision, which restricts your opportunity to have claims related to the account heard in court or resolved by a jury, and to participate in a class action or similar proceeding. You may opt out of the arbitration provision within 60 days after the Cardholder Agreement is provided to you.

SECURITY INTEREST: By agreeing to the terms of the Cardholder Agreement, you hereby grant to us and our affiliates to whom we may transfer the receivables associated with your Account a consensual security interest in all individual and joint accounts you have now and in the future may have with us or affiliates that have an interest in the receivables associated with your Account, to secure repayment of credit extensions made under the Cardholder Agreement. You understand the granting of this security interest is a condition for the issuance of any Card associated with the Account used to obtain extensions of credit under the Cardholder Agreement. Shares and deposits in Individual Retirement Accounts or any other account that would lose special tax treatment under state or federal law if given as security are not subject to the security interest the undersigned are granting.