

IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card are accurate as of the effective date of 1/27/2012. You can call Us at (270) 796-8500 or write Us at P.O. Box 51770, Bowling Green, KY 42102-6770 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) For Purchases	VISA Platinum: <u>8.25 % - 18.25%</u> based on Your creditworthiness. After that Your APR will vary with the market based on the U.S. Prime Rate
Annual Percentage Rate (APR) for Balance Transfers	VISA Platinum: <u>8.25 % - 18.25%</u> based on Your creditworthiness. After that Your APR will vary with the market based on the U.S. Prime Rate
Annual Percentage Rate (APR) for Cash Advances	VISA Platinum: <u>8.25 % - 18.25%</u> based on Your creditworthiness. After that Your APR will vary with the market based on the U.S. Prime Rate
How to Avoid Paying Interest on Purchases	We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date.
For Credit Card Tips from the Consumer Financial Protection	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	
Transaction Fees	
<ul style="list-style-type: none"> • Foreign Transaction 	1.00% of each transaction in U.S. dollars.
Penalty Fees	
<ul style="list-style-type: none"> • Returned Payment • Late Payment 	Up to \$19.75 Up to \$19.75 after 1 day.

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