

**Visa® CASH BACK REWARDS Credit Card Terms and Conditions – IMPORTANT DISCLOSURES**

**Interest Rates and Interest Charges**

<b>Annual Percentage Rate (APR) for Purchase Transactions and Balance Transfer Transactions</b>	<b>0%</b> Intro APR for the first 12 billing cycles that your Account is open. After first 12 billing cycles, <b>14.50%</b> APR. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advance Transactions and Convenience Check Transactions</b>	<b>24.50%</b> This APR will vary with the market based on the Prime Rate.
<b>Penalty APR</b>	<b>None</b>
<b>Paying Interest</b>	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 posting date.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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> .

**Fees**

<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b> • Cash Advance • Convenience Check • Balance Transfer • International Transaction	Either <b>\$5.00</b> or <b>3%</b> of the amount of each Cash Advance Transaction, whichever is greater. Either <b>\$5.00</b> or <b>3%</b> of the amount of each Convenience Check you write, whichever is greater. Either <b>\$5.00</b> or <b>3%</b> of the amount of each Balance Transfer, whichever is greater. <b>3% of each transaction in U.S. Dollars</b>
<b>Penalty Fees</b> • Late Payment • Returned Payment	<b>Up to \$35.00</b> <b>Up to \$35.00</b>

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

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.

Notice of Negative Information: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

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](http://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.

Card Program: If an Account is opened, you will receive either a Signature or Platinum card based on your approved credit limit. If approved for a credit limit of \$5,000 or more, you will receive a Signature card. If you are approved for a credit limit less than \$5,000, you will receive a Platinum card. You will receive a Cardholder Agreement and approval letter with the details about your card costs and terms. 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: The Rewards Program is subject to the current Rewards Program Terms and Conditions that can be viewed online at [www.Savvy-Rewards.com](http://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.

Balance Transfers: Total balance transfers may not exceed the credit limit assigned. Balance transfers do not qualify for the Rewards Program. You may not transfer an existing balance on any account issued by HTLF Card Services or any of its affiliates.

**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. Arbitration provisions do not apply to members of the Armed Forces and their dependents.

**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.

**IMPORTANT INFORMATION ABOUT ADDING AN AUTHORIZED USER**: You must pay us for all charges made or allowed by the authorized user. Authorized users are able to get account information and copies of statements. Before adding him/her to your account you must let the authorized user know that we may report account performance to the credit reporting agencies in the authorized user's name. You also need the authorized user's permission to give us any information about him/her that we request and to allow us to share information about him/her.