

IMPORTANT CHANGES TO YOUR ACCOUNT TERMS

The following is a summary of changes for your variable rate VISA Credit Card. For more information, please contact us at 970-243-7280. The changes will impact your account as follows:

Transactions & Outstanding Balance: Transactions are applied to your account in the order they are received. The Annual Percentage Rate (APR) in effect on the date of your transaction remains unchanged until that portion of the balance is repaid. Payments reduce your outstanding balance, beginning with the oldest transaction.

Annual Percentage Rates: Your APR is calculated using the Index Rate (Prime Rate as published in the Wall Street Journal) plus the Margin Rate. The Margin Rate is listed below and can be found on your Credit Agreement and Disclosure.

Effective Date: The Effective Date listed below applies to all transactions made on and after the effective date until the next variable APR change.

CHANGES TO WSJ PRIME RATE	
WSJ PRIME RATE 06/30/2025	7.50%
WSJ PRIME RATE 09/30/2025	7.25%
WSJ PRIME RATE CHANGE THIS PERIOD	-0.50%
YOUR MARGIN RATE	5.74%

REVISED TERMS	
CHANGE EFFECTIVE DATE	03/01/2026
ANNUAL PERCENTAGE RATE (APR)	12.49%