



VISA® CREDIT DISCLOSURES

Interest Rates and Interest Charges	Visa® Classic, Visa® Gold & Visa® Platinum
Annual Percentage Rate (APR) for Purchases	16.25% to 21.74% based on your creditworthiness when you open your account. After that, your APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	16.25% to 21.74% based on your creditworthiness when you open your account. After that, your APR will vary with the market based on the Prime Rate.
APR for Cash Advances	21.75% to 27.25% based on your creditworthiness when you open your account. After that, your APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	29.99% This APR is a fixed rate and may be applied to new transactions on your account if you: 1) Become 60 days or more past due 2) Make a payment that is returned 3) Exceed the credit limit of your account 4) Perform any of the aforementioned on another account that you have with us How Long will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR may apply indefinitely.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. The Interest Charge on Cash Advances begins from the date you obtained the Cash Advance. The Interest Charge on Balance Transfers begins from the date the transaction is posted to your account.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.50 .
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	Visa® Classic, Visa® Gold & Visa® Platinum
Annual Fee	None
Transaction Fees	
• Balance Transfers	3.00 % of the amount transferred (minimum of \$10.00)
• Cash Advances	5.00% of the amount advanced (minimum of \$10.00)
• Foreign Transactions	Up to 3.00% of each transaction in U.S. Dollars
• Over-the-Credit-Limit	None
Penalty Fees	
• Late Payment	Up to \$39.00
• Returned Payment	Up to \$39.00
Other Fees	
• Pay by Phone	1) No charge for automated payments 2) \$5.00 if assisted by a live representative

Prime Rate: Variable APRs are based on the Prime Rate published in the Wall Street Journal on the 25th day of the prior month.

Loss of Introductory APR: We may end your Introductory APR and apply the Penalty APR if you become more than 5 days late in paying your bill.

How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases). An explanation of this method is provided in your account agreement.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Card Agreement. All content is accurate as of January 2017. For changes made after printing, please call 1.877.308.1629 or write us at P.O. Box 909, Eastman, GA 31023.

Authorization: When you apply for this credit card offer from Bank of Eastman/Magnolia State Bank, you agree to the following:

1. You authorize us to obtain credit bureau reports that we will use when considering your application for credit. You also authorize us to obtain credit bureau reports and any other information about you in connection with 1) extensions of credit on your account; 2) the administration, review or collection of your account; and 3) offering you enhanced or additional products or services.
2. If an account is opened, you will receive a Card Agreement with your card(s). You agree to the terms of this agreement by using the account or any card, authorizing their use, or making any payment on the account.
3. Rates, fees and terms may change: We have the right to change the account terms (including APRs) in accordance with your Card Agreement.