

**Farmers Bank & Trust Credit Card Disclosures  
EFFECTIVE 06-15-18**

**Interest Rates and Interest Charges**

<b>ANNUAL PERCENTAGE RATE (APR) for Purchases</b>	<b>0.00%</b> Introductory APR for the first 6 billing cycles following Account opening. After that, your APR will be <b>14.99%</b> .
<b>APR for Balance Transfers</b>	<b>0.00%</b> Introductory APR for the first 6 billing cycles from the date of the balance transfer.* After that, your APR will be <b>14.99%</b> .
<b>APR for Cash Advances</b>	<b>19.99%</b>
<b>Penalty APR and When It Applies</b>	NONE
<b>Paying Interest</b>	Your due date is at least 26 days after the close of each billing cycle. We will not charge you any interest on purchases or balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction posting date. Promotional rates may apply.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than <b>\$1.00</b> .
<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://consumerfinance.gov/learnmore">http://consumerfinance.gov/learnmore</a>

**Fees**

<b>Annual Fee</b>	NONE
<b>Transaction Fees:</b> Balance Transfer: Cash Advance:  Foreign Transaction:	 Either <b>\$5.00 or 3%</b> of the amount of each transfer, whichever is greater.* Either <b>\$10.00 or 5%</b> of the amount of each cash advance, whichever is greater.  <b>3.0%</b> of the U.S. dollar amount of each transaction made in foreign currency or made in U.S. dollars that is processed outside of the United States. This fee will be in addition to any applicable fee.
<b>Penalty Fees:</b> Late Payment: Returned Payment:	 <b>\$27.00**</b> <b>\$27.00</b>

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

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

**Loss of Introductory APR:** If you make a late payment during the Introductory APR promotional period, we may end your introductory APR for new Purchases and Balance Transfers and apply the APR in effect at that time.

**\*INTRODUCTORY APR OFFER FOR BALANCE TRANSFERS:** Introductory APR for balance transfer requests must be made within six (6) months of account open date and the promotional rate is good for six (6) billing periods after the balance transfer posts. Balance Transfers requested after this time will have an APR equal to the assigned purchase rate (excluding any introductory APR). The 3% transfer fee is waived during the introductory period.

**\*\*** If your Total Minimum Payment Due is not received by your Payment Due Date, a Late Payment Fee will be assessed. However, the Late Payment Fee will not exceed the total minimum payment that was due.

All account terms are governed by the Credit Card Agreement. Account and Agreement terms are not guaranteed for any period of time. In accordance with the Agreement and applicable law, we may change them based on information in your credit report, market conditions, business strategies, or for any reason.