

Visa® Business Card

Interest Rates, Interest Charges and Fees	
Annual Percentage Rate (APR) for Purchases	12.99% Variable** This APR will vary with the market based on the Prime Rate
APR for Balance Transfers	17.99% Fixed
APR for Cash Advances	17.99% Fixed
Penalty APR and When It Applies	None
Minimum Finance Charge	None
Annual Fee	None
Balance Transfer Fee	None
Cash Advance Fee	Up to 3.0% of the amount advanced, minimum \$5.00
Foreign Transaction Fee	None
Late Payment Fee	Up to \$25.00
Over-the-Credit Limit Fee	None
Return Payment Fee	None
Other Fees	None
Grace Period for re-payment of balances for purchases	25 days
Method of Computing the Balances for Purchases	Average Daily Balance Including New Purchases*

*A finance charge will be imposed on Credit Purchases only if you elect not to pay the entire new balance shown on your monthly statement for the previous billing cycle within 25 days from the closing date of that statement. If you elect not to pay the entire new balance shown on your previous monthly statement within that 25-day period, a finance charge will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new Credit Purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire new balance is paid in full or until the date of payment if more than 25 days from the closing date. The finance charge for a billing cycle is computed by applying the monthly periodic rate to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account, and subtracting any payment as received or credits as posted to your account, but excluding any unpaid finance charges.

A finance charge will be imposed on Cash Advances from the date made or from the first day of the billing cycle in which the Cash Advance is posted to your account, whichever is later, and will continue to accrue on the unpaid average daily balance of such Cash Advances until the date of payment if paid during the same billing cycle, or until the closing date of the billing cycle preceding the date on which the entire new balance is paid in full or until the date of payment if more than 25 days from the closing date. If the new balance shown on your monthly statement for the prior billing cycle is paid in full within 25 days of the closing date of that statement, no finance charges will be imposed during the current billing cycle for Cash Advances posted to your account during previous billing cycles.

We will begin charging interest on cash advances and/or balance transfers on the transaction date.

**Minimum 12.99% and maximum 17.99% - The prime rate used to determine your APR is the rate published in the Wall Street Journal on the 1st business day of the year.

The information about the costs of the cards described above is accurate as of January 2023. This information is subject to change. To receive the most up to date information, write us at Labette Bank, PO Box 737, Parsons, KS 67357.