

## Personal Credit Card Disclosure: Visa® & MasterCard®

INTEREST RATE AND INTEREST CHARGES	
Annual Percentage Rate (APR) For Purchases	<b>12.96%</b> Fixed
APR for Balance Transfers	<b>12.96%</b> Fixed
APR for Cash Advances	<b>12.96%</b> Fixed
Penalty APR and When It Applies	None
How to Avoid Paying Interest	Your due date is at least <b>25</b> days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date (Grace Period) each month. We will begin charging interest on cash advances on the transaction date.
Minimum Interest Charge	If you are charged periodic interest, the charge will be no less than <b>\$0</b> .
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 <a href="https://www.consumerfinance.gov/learnmore">https://www.consumerfinance.gov/learnmore</a>
FEES	
Annual Fees	None
Transaction Fees	
• Balance Transfer	<b>None</b>
• Cash Advance	Either <b>\$5.00</b> or <b>2.0%</b> of the amount of each advance, whichever is greater, with a maximum fee of <b>\$20.00</b> .
• Foreign Fees	Up to <b>1.00%</b> of the U.S. dollar amount of each transaction converted to U.S. dollars.
• Expedited Card	<b>\$60.00</b>
• Convenience Fee	<b>\$10</b> fee may be assessed for payments handled by a live customer service representative
• Card Replacement Fee	<b>\$10</b>
Penalty Fees	
• Late Payment	If the minimum required payment is not received within <b>10</b> days after the closing date subsequent to the payment due date, a late payment fee of up to <b>\$8</b> will be imposed.
• Over-the-Credit Line	<b>None</b>
• Returned Payment	<b>None</b>

**How We Will Calculate Your Balance:** We use a method E called "average daily balance". For cash advances we use a method F called "average daily balance". An explanation of these methods 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 account agreement

**Other:** For changes that may have been made, please call (800) 298-5272. Lea County State Bank, Hobbs, NM 88240.

**Military Lending APR:** Effective October 1, 2017, Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account. The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

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ARBITRATION. Lender and Borrower agree that all disputes, claims, and controversies between them whether individual, joint, or class in nature, arising from this application or otherwise, including without limitation contract and tort disputes, shall be arbitrated pursuant to the financial service rules of Endispute, Inc., d/b/a J.A.M.S/ENDISPUTE or its successor in effect at the time the claim is filed, upon request of either party. Nothing in this application shall preclude any party from seeking equitable relief from a **court** of competent jurisdiction. The statute of limitations, estoppel, waiver, laches, and similar doctrines which would otherwise be applicable in an action brought by a party shall; be applicable in any arbitration proceeding, and the commencement of an arbitration proceeding shall be deemed the commencement of an action for these purposes. The Federal Arbitration Act shall apply to the construction, interpretation, and enforcement of the arbitration provision.

**Certification, Authorization & Consent:** *This statement is submitted to obtain credit and I/we certify that all information herein is true and complete. I/We agree that inquiries may be made to certify 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. I/We agree to be bound by the terms and conditions of the cardholder agreement, a copy of which will be mailed to the applicant if this application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicant's use. Agreement is governed by New Mexico Law. If you intend to apply for joint credit, the undersigned shall be jointly and severally liable for any and all credits extended from time to time. We may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.*

As of October 2024, the information listed above was accurate. Because rates and terms are subject to change, you may contact us for the current information by calling customer service at (800) 298-5272.

