



"Local Banking The Way It Should Be."

1017 N. Turner - P.O. Box 400 - Hobbs, New Mexico 88241 - 575-397-4511

Personal & Business Credit Card Disclosure

INTEREST RATE AND INTEREST CHARGES

Annual Percentage Rate(APR) for Purchases	12.96% Fixed
APR for Balance Transfers	12.96% Fixed
APR for Cash Advances	12.96% Fixed
Penalty APR and When It Applies	None
How to avoid paying interest on purchases	Your due date is at least 25 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.
Minimum Interest Charge	If you are charged periodic interest, the charge will be no less than \$0 .
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

Annual Fees	None
Transaction Fees	<ul style="list-style-type: none"> Balance Transfer Cash Advance Foreign Fees
Penalty Fees	<ul style="list-style-type: none"> Late Payment Over-the-Credit-Line Returned Payment

How We Will Calculate Your Balance: We use a method called "average daily balance" (excluding new purchases). For cash advances we use a method called "average daily balance" (including current transactions). 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.

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 this 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 credit 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 report.*

As of November 2010, 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.

