

Peoples Trust & Savings Bank Application Disclosure – Classic

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) on Purchases and Balance Transfers	13.49% to 21.24% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	21.24% This APR will vary with the market based on the Prime Rate.
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 any interest on purchases if you pay your entire balance by the due date each month.
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

Annual Fee	None
Transaction Fees	
<ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	<p>None</p> <p>None</p> <p>1% of each transaction in U.S. dollars.</p>
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Returned Payment 	<p>Up to \$15.</p> <p>Up to \$20.</p>

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

THIS INFORMATION IS ACCURATE AS OF DECEMBER 14, 2017 AND MAY CHANGE. To find out what may have changed call us at 800-891-9389, or write to us at: Peoples Trust & Savings Bank Attn: Credit Card Processing 116 W State Street, Jefferson, IA 50129.