

## Application Table

Bankers' Bank

Visa® Business

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>12.00%</b> when you open your account. After that, your APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>12.00%</b> when you open your account. After that, your APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>12.00%</b> when you open your account. After that, your APR will vary with the market based on the Prime Rate.
<b>Paying Interest</b>	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. We will begin charging interest on cash advances on the transaction date.
<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://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
Fees	
<b>Annual Fee</b>	<b>\$25.00</b>
<b>Transaction Fees</b>	
• Cash Advance	<b>Either \$5.00 or 2.00%</b> of the amount of each cash advance, whichever is greater
• Lender's ATM Fee	<b>None</b>
• Overlimit Fee	<b>\$25.00</b>
• Foreign Transaction	<b>1.10%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b>	
• Late Payment	<b>\$25.00</b>
• Return Payment	<b>\$25.00</b>

**How Will We Calculate Your Balance:**

We use a method called "Average Daily Balance (including new purchases)".

The information in this table was printed and is accurate as of 3-20-2017 and is subject to change after this date. Contact your community banker to learn of any change in the information since it was printed by mailing your request to Bankers' Bank, 7700 Mineral Point Rd, Madison Wisconsin 53717.

**Anti-Terrorism:**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. To process the Application, we must have your name, street address, date of birth and other identifying information, and we may ask for identifying documents from you as well.

**Applicable Law:**

The above rates and fees are governed, as are your Cardholder Agreement and Account, by the laws and regulations of the State of Wisconsin, as well as the applicable laws and regulations of the United States of America.