PARK BANK

Park Bank
P.O. Box 8969
Madison, WI 53708-8969

At Your Service
Ph: (608) 278-2801
Fax: (608) 278-2855

CREDIT CARD DISCLOSURES

Interest Rate and Interest Charges			
	Platinum ScoreCard	**ScoreCard & Community Card**	**Credit Builder Card**
Annual Percentage Rate (APR) for Purchases	**0.00%** introductory APR for six months. After that your APR will be: **11.24%** This APR will vary with the market based on the Prime Rate.	**0.00%** introductory APR for six months. After that your APR will be: **14.24%** This APR will vary with the market based on the Prime Rate.	**17.24%** This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**11.24%** This APR will vary with the market based on the Prime Rate.	**14.24%** This APR will vary with the market based on the Prime Rate.	**17.24%** This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**11.24%** This APR will vary with the market based on the Prime Rate.	**14.24%** This APR will vary with the market based on the Prime Rate.	**17.24%** This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	**29.99%** This APR may be applied to your account if your account is 60 days past due. **How Long Will the Penalty APR Apply?** If your APRs are increased as a result of the account being 60 days past due, the Penalty APR will apply until you make six consecutive minimum payments when due.		
Paying Interest	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 each month. We will begin charging interest on cash advances and balance transfers on the transaction date.		
For Credit Card Tips from the Consumer Financial Protection Bureau (CFPB)	To learn more about factors to consider when applying or using a credit card, visit the Consumer Financial Protection Bureau website at **http://www.consumerfinance.gov/learnmore.**		

Fees			
Annual Fee	**Platinum ScoreCard**	**Scorecard & Community Card**	**Credit Builder Card**
	None	**None**	**$36 annual fee charged as** $3.00 per month
Transaction Fees			
• Balance Transfer	**None**		
• Cash Advance	Either **$10** or **3%** of the amount of each transfer, whichever is greater.		
• Foreign Transaction	**1.6%** of each transaction in U.S. Dollars when a transaction is billed from a foreign country and no currency conversion takes place or **2.00%** of each transaction in U.S. Dollars when a transaction is billed from a foreign country and a currency conversion takes place.		
Penalty Fees			
• Late Payment	Up to **$29.00**		
• Returned Payment	Up to **$29.00**		

How We Will Calculate Your Balance: We use a method called "average daily balance (excluding new purchases)." See your account agreement for more details.

Loss of Introductory APR: We may end your Introductory Rate and apply the Penalty Rate if your account is 60 days past due.

Effective Date: The information about the costs of the card described in this application is accurate as of **6/01/2015.** This information may have changed after that date. To find out what may have changed, contact The Park Bank.

OVERDRAFT PROTECTION ACCOUNT DISCLOSURE – PARK PROTECTION

Fees	
Annual Percentage Rate	**18%**
Annual Membership Fee	None
Advance Fee	$6.00
Finance Charge	Finance Changes begin to accrue on the effective date posted to the account until paid.