PARK BANK PLATINUM CARD CUSTOMER AGREEMENT AND TRUTH IN LENDING DISCLOSURES

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**4.99%** introductory rate for six months. After that your APR will be **11.24%** 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.
APR for Cash Advances	**11.24%** 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 Federal Reserve Board	To learn more about factors to consider when applying or using a credit card, visit the website of the Federal Reserve Board at **http://www.federalreserve.gov/creditcard**

Fees	
Annual Fee	**None**
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 below 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.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided at the end of this account agreement.

Revised 12/27/12

Keep this form so you can refer to it if you have questions regarding your account. This Agreement covers your credit card account with Us, Park Bank ("Issuer, "We" or "Us"). The person ("Account Holder or "You") whose name is embossed on the VISA® credit card ("Card") provided to Account Holder and issued by Us and each Account Holder, by signing or using the Card, agrees with Issuer to the following terms:

1. Credit Card Account Services. These services are available through your Card account, up to the amount of your credit limit.
    a. Credit Purchases. You can use your account to purchase goods and services wherever VISA® credit cards are accepted (referred to in this Agreement as "Credit Purchases").
    b. Cash Advances. You can get a Cash Advance from your account by presenting your Card at a financial institution that accepts VISA. You can also use your Card to obtain up to $500.00 per day in cash from any authorized Park Bank Automated Teller Machine ("ATM") or any ATM with a "Plus" logo. You may not obtain a Cash Advance if your account is delinquent, closed or the amount of the advance would cause your balance to go over your credit limit. You will pay a fee to Us for obtaining a cash advance. An additional fee may be imposed by an ATM operator not holding this account or by any national, regional, or local network used to complete the transaction.
    c. Statement Checks. You can use Statement Checks to access your account for goods, services or cash. Checks will be treated as Cash Advances for the purpose of calculating finance charges. You will pay a fee to Us for using statement checks. Checks can be written for a minimum of $50.00 and a maximum not to exceed your available credit.
    d. Balance Transfers. You may use your account to transfer balances from other credit cards by using the balance transfer form. Forms may be obtained by stopping in to any Park Bank branch or by calling 1-800-359-PARK. You may not transfer balances from other Park Bank Credit Cards. Balance transfers will be treated as a Credit Purchase for the purpose of calculating finance charges and will reduce your available credit. It may take up to three weeks for the balance transfer to be processed. Therefore, you may need to make payments to your other account(s) to keep them current. Your other credit card account(s) will not be closed even if you transfer your entire balance(s). If you wish to close the account(s), please contact the credit card issuer directly.
2. Foreign Transactions. If You use your card for a foreign transaction you will be charged a fee. The fee will depend upon whether a currency conversion takes place. The amount of the fee is disclosed below. To the extent that You have used your Visa card to purchase goods or services, or obtain cash in another country, your statement may reflect the conversion into U.S. dollars of transactions which occurred, initially, in a different currency. The exchange rate applied to such transactions is a (i) wholesale market rate or (ii) government-mandated rate in effect one day prior to the processing date.
3. Joint Account. If You have a joint account, each Account Holder has the right to use the account up to the extended credit limit as described below. Each Account Holder is bound by these terms and each, individually, will be liable for all charges, even if only one of You uses the account. For joint accounts, each individual separately, and both individuals together, are referred to in this Agreement as "You."
4. Additional Card Holders or Others Using Your Account. You may authorize others to use your account. You may add up to two (2) additional signers to your account at no extra charge. Each additional card holder must complete an application and will be subject to credit approval. Upon approval, the new signer will receive a credit card with his or her individual name embossed. You and the additional signer(s) promise to pay for all Credit Purchases and Cash Advances made by anyone authorized to use your account, with or without a card, and whether or not You notify us that he or she will be using it. If another person has use of your account and You want to end that person's privilege, You must recover and return that person's credit card, if any. If You are unable to recover and return the card, You will continue to be liable for any charges made unless You tell Us to cancel all cards and establish a new account for You, which will be done automatically if You notify Us of unauthorized use under Paragraph 15 of this Agreement. We may request written verification from You regarding any change or cancellation to your account.
5. Payment. You promise to pay Us all amounts you owe on your account. Each month we will send you a billing statement. You will be required to make a Minimum Payment of 2% of the outstanding balance or $10, whichever is greater, plus any fees owing and any amounts by which you have exceeded your credit limit. You can of course pay more than the minimum payment or pay the total balance in full. Your account includes a Pay Ahead feature which permits you to "carry over" balances which are amounts paid in excess of your Minimum Payment if you balance is higher than $10. If you pay more than the amount of the Minimum Payment in any month, information as to the amount of excess paid will be stored and this Pay Ahead amount will be applied to eliminate or reduce the Minimum Payment in the next three (3) billing cycles. Pay Ahead amounts will not be carried beyond three (3) billing cycles. If you pay your balance in full, any information stored as a Pay Ahead amount will be cleared and the process will begin again when the balance is carried beyond a statement Payment Due Date and exceeds $10. We reserve the right to deactivate your Pay Ahead feature at any time.
6. Your Credit Limit. Your credit limit is shown on each of your billing statements. You agree not to use your account in any way that will cause your balance to go over your limit. If You do, We may at our option, close your account and/or exercise any of our other remedies under this Agreement or at law. You must pay the full amount of your balance which is over the credit limit. The fact that We do not ask You for that amount as part of the Minimum Payment shown on your billing statement does not relieve You of your obligation to pay it immediately. We will not authorize any new Credit Purchases or Cash Advances if your records show that doing so will cause your balance to go over your limit. If We do authorize any such Credit Purchase or Cash Advance, such authorization will not result in any waiver of our rights under this section. If We increase your credit limit, We will notify You in writing.
7. Law Governing this Agreement. If any term or provision of this Agreement is found to be unenforceable, this will not make any other terms or provision unenforceable. This Agreement shall be governed by Wisconsin law.
8. Honoring Your Card. We will not have any responsibility to You if anyone refuses to honor a Card issued on your account. Any refund, adjustment or credit allowed by a Seller shall not be by cash but rather by a credit advice to Us which shall be shown as a credit on your account statement.

9. Security Interests. If You have other loans or credit extensions from Issuer, or take out other loans or credit extensions with Issuer in the future, You hereby grant a security interest in collateral securing those loans or credit extensions to secure your obligations under this Agreement except that we will not take a security interest in any dwelling that secures another loan with us.
10. Payment Application. If you make a payment in excess of the minimum payment, we will allocate the excess amount first to the balance with the highest annual percentage rate and any remaining portion to the other balance in descending order based on the annual percentage rate. Payments made to your account will be applied in the following order: Finance charges; other charges and fees; Minimum principal payment-cash advances; Minimum principal payment-credit purchases; Principal Balance-cash advances and Principal Balance-credit Purchases. We may accept checks marked "Payment in Full" or with words of similar effect without losing any of our rights to collect the full balance of your account.
11. Default. You will be in default if You fail to make the minimum payment on time two consecutive times in any 12-month period. You will also be in default if your ability to repay Us, or the value to Us of our security interest is materially reduced by any change in your employment; any increase in your obligations; bankruptcy or insolvency proceedings against You; the fact that You or your spouse dies or changes domicile or marital status; or You fail to abide by these terms and conditions. If You fail to cure such default within 15 days after We send written notice, We may elect to treat the entire account balance as immediately due and payable. We have the same rights, without notice to You or an opportunity to cure, if the default is your third within 12 months and We notified You of the previous two. In addition, We may declare the account balance due and payable if We receive written notice from your spouse terminating the account. In the event of default We may temporarily suspend your credit, close your account, cancel all credit cards issued on it and require immediate payment of your entire balance. In the even of suit to enforce this Agreement costs, fees or expenses that can be imposed under applicable law, including the Wisconsin Consumer Act, will be imposed.
12. Reevaluation of Credit. We can reinvestigate and reevaluate any information You provided on your credit application at any time, and in the course of doing so, We may ask You for additional information, request credit bureau reports and/or otherwise verify your current credit standing.
13. Cancelling Your Account. We can cancel your account or reduce the amount of your credit line after giving any notice required by law. You may cancel the account at any time by giving us written notice. If your account is cancelled, You agree to destroy all Cards issued on your account by cutting them in half and returning them to Us. You will continue to be responsible for full payment of the balance on your account and all charges to your account, including those not yet received by Us, as well as subsequent finance charges and other charges. Each Card is our property, and You agree that the Cards are not transferable and to surrender any Card upon demand.
14. Change in Terms of Your Account. We can change the terms of your account from time to time in accordance with Wisconsin statutes and the federal Truth in Lending Act. We are required by law to give you notice at least 45 days prior to changing the terms. If you do not agree to the changed terms, you will be permitted to repay the existing balance in accordance with the applicable law.
15. Lost or Stolen Cards/Unauthorized Use. You agree to notify Us immediately if your card is ever lost or stolen or if an unauthorized use may have occurred. The telephone number to call is (800) 325-3678, and you agree to follow up your call with notice in writing to Us at: Credit Card Security Department, Post Office Box 30042, Tampa, Florida 33630. You also agree to assist Us in determining the facts, circumstances and other pertinent information relating to any loss, theft or possible unauthorized use of your credit card and comply with such procedures as We may require in connection with our investigation, including assisting in the prosecution of any unauthorized user.
16. Liability for Unauthorized Use. We may hold You liable for the unauthorized use of your credit card. You will not be liable for unauthorized use that occurs after You notify us orally or in writing of the loss, theft, or possible unauthorized use. In any case, your liability will not exceed $50.00.
17. Credit Information. You agree that We may release information to others, such as credit bureaus, regarding the status and history of your account. However, We are not obligated to release any such information to anyone unless We are required by law to do so.
18. If You Change Your Name or Address. You agree to notify Us in writing within twenty days if You change your name, your home or mailing address, or home or business telephone number.
19. Waivers. If, for any reason, We do not make use of any of our rights under this Agreement on a particular occasion, that will not limit our rights in the future in any way.
20. Notice to Married Wisconsin Residents. No provision of any marital property agreement, unilateral statement or court decree adversely affects our rights, unless you give us a copy of such agreement, statement, or court order before we grant your credit, or we have actual knowledge of the adverse obligation. All obligations on the account will be incurred in the interest of your marriage or family. You understand that we may be required to give notice of this account to your spouse. Married Wisconsin residents must furnish their (the applicant's) name and social security number as wall as the name and address of their spouse to Park Bank, 1801 Greenway Cross, Madison, WI 53713.
21. Variable Interest Rate. The annual percentage rate that applies to your account may vary with changes in the Prime Rate. We calculate the annual percentage rate by adding a margin of 7.99% to the Prime Rate. The annual percentage rate can change monthly if the Prime Rate changes. The Prime Rate used to determine your annual percentage rate is the highest Prime Rate published in the *Wall Street Journal* Money Rates column on the first day of the prior month. There is no limit on how much the annual percentage rate can change. Any increase in the APR will result in additional payments of the same amount until what you owe has been repaid.
22. Monthly Periodic Rate and Annual Percentage Rates. The following periodic rates and corresponding annual percentage rates currently apply to your account:

Type of Transaction	Monthly Periodic Rate	Annual Percentage Rate
Introductory Rate for Purchases	0.4158%	4.99%
Rate for Purchases After Introductory Rate	0.9366%	11.24%
Cash Advance Rate	0.9366%	11.24%
Balance Transfer Rate	0.9366%	11.24%

23. Penalty Rate. An Annual Percentage Rate of 29.99% may be applied to your account if your account is 60 days past due. The Penalty Rate will go into effect 45 days following the date in which the account is 60 days past due. The Penalty Rate will apply until you make six (6) consecutive minimum payments when due. At that time, the APR will be reduced to the then applicable APR.

24. Finance Charge on Cash Advances.: Method A - Average Daily Balance (including current transactions). The Finance Charge on Cash Advances begins to accrue on the date you obtain the cash advance or the first day of the billing cycle in which it is posted to your account, whichever is later. The Finance Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account. To get the average daily balance, we take the beginning balance of your account each day, and add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees and any unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.
25. Finance Charge on Purchases. Method E - Average Daily Balance (excluding new purchases). To avoid incurring an additional finance charges on the balance of Credit Purchases, you must pay the New Balance shown on the billing statement on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date. The finance charges for a billing cycle are computed by applying the monthly periodic rate to the "average daily balance" of credit purchases. To get the average daily balance, we take the beginning balance of your account each day and subtract any payments, credits, non-accruing fees, and unpaid finance charges. We do not add in new purchases. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.
26. Illegal Transactions Prohibited. You agree that You will not use your account for any transaction that is illegal under applicable federal, state or local law.
27. Charges Imposed as Part of the Plan. In addition to interest, You agree to pay the following fees:
    a. Cash Fee/Finance Charge: We will charge a fee of 3% of the amount of the advance or $10, whichever is greater imposed whenever you obtain a cash advance.
    b. Statement Checks: We will charge 3% of the amount of the check or $10, whichever is greater, when you use a statement check.
    c. Replacement Card Fee: We will charge a fee of $10 when you request a replacement card.
    d. Returned Check Fee: We will charge a fee of up to $29 when we return a check unpaid.
    e. Rush Card Fee: If you request us to rush a card to You we will charge a fee of $16.50
    f. Pay by Phone Fee:: We will charge a fee of $10 if you arrange with a customer service representative to have your payment made the day you call. This does not include calling Park Bank At Your Service directly.
    g. Late Charge: We will charge a fee of up to $29.00 if your payment is not received 10 days following the closing date of the statement following your previous payment due date. If you are paying a Penalty APR, the fee will be up to $35.00.
    h. Foreign Transactions Fees: If You use your card for a foreign transaction you will be charged a fee. If there is no currency conversion, a fee of 1.6% of each transaction in U.S. dollars will be charged. If there is, a currency conversion, a fee of 2% of each transaction in U.S. dollars will be charged

Your Billing Rights: Keep This Document For Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

CUSTOMER SERVICE
PO BOX 30495
TAMPA, FL 33630-3495

In your letter, give us the following information:

• *Account information:* Your name and account number.

• *Dollar amount:* The dollar amount of the suspected error.

• *Description of problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us

• Within 60 days after the error appeared on your statement.

• At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.

2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

• We cannot try to collect the amount in question, or report you as delinquent on that amount.

• The charge in question may remain on your statement, and we may continue to charge you interest on that amount.

• While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

• We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

• *If we made a mistake:* You will not have to pay the amount in question or any interest or other fees related to that amount.

• *If we do not believe there was a mistake:* You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within *10 days* telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first $50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

CUSTOMER SERVICE
PO BOX 30495
TAMPA, FL 33630-3495

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Equal Housing Lender
Member FDIC