

Application Disclosure Table Bankers' Bank

Visa® Platinum Business Rewards Credit Card

This Application Disclosure Table is incorporated into and is made part of your Credit Card Agreement.

The information in this table was printed and is accurate as of September 15, 2022 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.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	13.50% This APR will vary with the market based on the Prime Rate. *
APR for Balance Transfers	13.50% This APR will vary with the market based on the Prime Rate. *
APR for Cash Advances	13.50% This APR will vary with the market based on the Prime Rate. *
Paying Interest	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.
Minimum Interest Charge	None

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 .
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Fees	
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Annual Fee	\$25
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Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	<p>None</p> <p>Either \$5 or 2% of the amount of each cash advance, whichever is greater.</p> <p>Up to 1.0% of each transaction in US dollars.</p>
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Penalty Fees <ul style="list-style-type: none"> • Late Payment • Over-the-Credit Limit • Return Payment 	<p>Up to \$25</p> <p>Up to \$25</p> <p>Up to \$25</p>
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How Will We Calculate Your Balance: We use a method called “Average Daily Balance (including new purchases)”. See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided with your Cardholder Agreement.

How We Will Calculate Your Variable APRs: We calculate variable APRs by adding a margin to the highest U.S. Prime Rate published in the Money Rates section of The Wall Street Journal two business days (not weekends or federal holidays) before the closing date shown on your billing statement. The APR may increase or decrease each month if the Prime Rate changes. Any new rate will be applied as of the first day of your billing cycle during which the Prime Rate has changed. If the APR increases, you will pay a higher interest charge and may pay a higher minimum payment. The Prime Rate

is simply a reference index and is not the lowest interest rate available. If The Wall Street Journal stops publishing the Prime Rate, we will select a similar reference rate.

Prime Rate: Variable APRs are based on the **5.50%** Prime Rate as of July 29, 2022.

Balance Transfer APR: For Balance Transfer transactions, we add a Margin of **8%** to the Prime Rate of **5.50%**. The Balance Transfer APR may increase or decrease each month if the Prime Rate changes.

Cash APR: Cash transactions, we add a Margin of **8%** to the Prime Rate of **5.50%**. The Cash APR may increase or decrease each month if the Prime Rate changes

Military Lending APR: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Verbal Military Lending Act Disclosures: If you would like more information or would like to obtain verbal Military Lending Act disclosures, please call the DMDC DEERS Support Office (DSO) at 1-800-538-9552.

NOTICE: You agree that we may obtain and use consumer credit reports and exchange credit information in connection with this offer and any update, renewal or extension of credit we may extend to you. If you request, we will inform you whether any credit report was requested and, if so, the name and address of the consumer reporting agency which furnished the report. As permitted by law, we may share account and other information as well as information contained in your Application and in any credit report on you, with any Bankers' Bank affiliates and others. Complete details regarding our rights to share information will be provided to you after an account is established. You agree that we will consider this an Application for a Visa® account. You agree that we reserve the right, based upon our evaluation of information furnished by you or others, not to open an account. You must be at least 18 years old to qualify (19 in AL and NE; 21 in MS). Married applicants may apply for separate credit.

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.

State Laws Require the Following Notices:

California Residents: A married applicant may apply for a separate account. **After credit approval, each applicant shall have the right to use the Account up to the credit limit established and each applicant may be liable for all amounts extended on the Account to any joint applicant.** As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. New York Residents: A consumer report may be requested in connection with your application, and, upon request, you will be informed whether or not a consumer report was requested, and if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report. Subsequent consumer reports may be requested or utilized in connection with an update, renewal, or additional extension of the credit. New York residents may contact the New York State Banking Department at 800.342.3736 or www.dfs.ny.gov to obtain free information on comparative credit card rates, fees and grace periods. Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law. Utah Residents: The Credit Card Agreement, which this document is made part of, is the final expression of the agreement between you and us. The written agreement may not be contradicted by evidence of any alleged oral agreement. As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. Married Wisconsin Residents: Your "Wisconsin Applicant Signature" on the Application, which is separate and apart from your signature as an "Applicant" or "Co-Applicant", confirms that this loan obligation is being incurred in the interest of your marriage or family. No provision of any marital property agreement, unilateral statement or court decree adversely affects a creditor's interest unless, prior to the time the credit is granted, the creditor is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision. Vermont Residents: **NOTICE TO CO-SIGNER — YOUR SIGNATURE ON THIS NOTE MEANS THAT YOU ARE EQUALLY LIABLE FOR REPAYMENT OF THIS LOAN. IF THE BORROWER DOES NOT PAY, THE LENDER HAS A LEGAL RIGHT TO COLLECT FROM YOU.** Delaware Residents: Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month. Missouri Residents: **Oral or unexecuted agreements or commitments to loan money, extend credit or to forbear from enforcing repayment of a debt including promises to extend or renew such debt are not enforceable, regardless of the legal theory upon which it is based that is in any way related to the credit agreement. To protect you (borrower(s)) and us (creditor) from misunderstanding or disappointment, any agreements we reach covering such matters are contained in this writing, which is the complete and exclusive statement of the agreement between us, except as we may later agree in writing to modify it.**