Account Disclosures – Nicolet Credit Card

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**0.00%** introductory APR for 7 billing Cycles. After that, your APR will be **Prime + 6.90%-18.90%** based on your creditworthiness. This APR will vary with the market based on the Wall Street Journal Prime Rate
APR for Balance Transfers	**0.00%** introductory APR for 7 billing Cycles. After that, your APR will be **Prime + 6.90%-18.90%** based on your creditworthiness. This APR will vary with the market based on the Wall Street Journal Prime Rate
APR for Cash Advances	**Prime + 19.90%** This APR will vary with the market based on the Wall Street Journal Prime Rate. Cash Advance transactions are limited to 30% of approved credit limit.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge 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.
Credit Card Tips	To learn more about factors to consider when applying for or using a credit card, visit the Consumer Financial Protection Bureau at **http://www.consumerfinance.gov/learnmore.**
Military APR (MAPR)	For covered borrowers eligible under Military Lending Act, the maximum MAPR for your credit card account is 36.00%. See MLA Disclosure below for more information.

Fees	
Annual Fee	**$50**
Transaction Fees Balance Transfer Cash Advance Foreign Transaction	 Either **$10.00** or **2%** of the amount of each balance transfer, whichever is greater. Either **$10.00** or **2%** of the amount of each advance, whichever is greater. Up to **1.8%** of the transaction amount in U.S. dollars
Penalty Fees Late Payment Returned Payment	 **Up to $30.00** **Up to $30.00**

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See account agreement for more details.
Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Additional Terms and Conditions

Additional Information about the variable Annual Percentage Rates (APRs) and daily periodic rates (DPRs) that apply to your Account:

- Regular rate for Purchases: Wall Street Journal Prime + 6.90%-18.90%
- Regular rate for Balance Transfers: Wall Street Journal Prime + 6.90%-18.90%
- Regular rate for Cash Advances: Wall Street Journal Prime + 19.90%

Introductory Rates:

- Introductory rate of Purchases: 0.00% APR (0.00000% DPR) through the end of the 7th billing cycle after the Account is opened for all Purchases posted within the same period.

Cash Advances:
Cash Advance transactions are limited to 30% of approved credit limit
Daily Cash Advance Transactions are limited to 3 transactions per day, a $1,000 daily limit on cash advances performed at an ATM, and $2,000 daily limit for cash advances performed over the counter at a cash advance terminal.

Rates are subject to change at the bank's discretion.

Military Lending Act Disclosure:
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).

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:
To help the government fight the funding of terrorism and money laundering activities, the USA PATRIOT ACT, a Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

These Account Disclosures are part of and integrated with your MasterCard® Credit Card Agreement with Nicolet National Bank. We reserve the right to amend the MasterCard Credit Card Agreement as permitted by law. The above rates and fees are effective as of 08/1/2025.