

Account Disclosures – Classic 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 + 4.90% to 16.90% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0.00% introductory APR for 7 billing cycles. After that, your APR will be Prime + 4.90% to 16.90% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	24.65% (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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$2.00.
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 .

Fees

Annual Fees	\$0
Transaction Fees	
Balance Transfer	Either \$10.00 or 2% of the amount of each balance transfer, whichever is greater.
Cash Advance	Either \$10.00 or 4% of the amount of each cash advance, whichever is greater.
Foreign Transaction	Up to 1.8% of the transaction amount in U.S. dollars.
Penalty Fees	
Late Payment	Up to \$30.00
Returned Payment	Up to \$30.00

How We Will 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 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 + 4.90% to 16.90%
- Regular rate for Balance Transfers: Wall Street Journal Prime + 4.90% to 16.90%
- Regular rate for Cash Advances: Wall Street Journal Prime + 19.90%

Introductory Rates:

- Introductory rate on 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.
- Introductory rate on Balance Transfers: 0.00% APR (0.00000% DPR) through the end of the 7th billing cycle after the Account is opened for all Balance Transfers.

Cash Advances:

Cash Advance transactions are limited to 30% of approved credit limit
Daily Cash Advance Transactions are limited to 3 transactions per day, \$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.

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 11/01/2019.