

## Terms and Conditions

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>16.00%</b>
<b>How to Avoid Paying Interest on Purchases</b>	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. There is no grace period on cash advances.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a></b>

<b>Fees</b>	
<b>Annual Fee</b>	<b>\$20</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"><li>· <b>Foreign Transactions</b></li><li>· <b>Cash Advance</b></li></ul>	Transactions made in a foreign currency and transactions made in U.S. Dollars that are processed outside the United States: <b>3%</b> of the U.S. Dollar amount of each transaction. This fee will be in addition to any other applicable fee.  The greater of <b>\$10</b> or <b>4%</b> of the amount of each advance.
<b>Penalty Fees</b> <ul style="list-style-type: none"><li>· <b>Late Payment</b></li><li>· <b>Returned Check</b></li><li>· <b>Over-the-limit</b></li><li>· <b>Card Replacement</b></li></ul>	Up to <b>\$35</b> Up to <b>\$35</b> Up to <b>\$35</b> <b>\$10</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."

If your account has balances with different APRs, the amount of your payment equal to the Total Minimum Payment Due is applied to the balance with the highest APR before any payments are applied to balances with lower APRs. Any amount of your payment that is greater than the Total Minimum Payment Due is applied to balances with the highest APR before being applied to balances with lower APRs.

The above credit disclosures are accurate as of 8/22/10. We reserve the right to change the account terms (including APRs) at any time for any reason. Applicants should contact Fort Sill National Bank (FSNB) at PO Box 33009, Fort Sill, OK 73503 or call (800) 749-4583 to obtain any change in the information contained in this application since the day it was printed.