



Date _____ Credit Limit Requested \$ _____



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INTEREST RATE AND INTEREST CHARGES	
Annual Percentage Rate(APR) for Purchases	19.00% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	22.00% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	22.00% This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is 5 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. The Interest Charge on cash advances begins from the date you obtained the cash advance. The Interest Charge on balance transfers begins from the date the transaction is posted to your account.
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
FEES	
Annual Fees	There is no annual fee
Transaction Fees	
• Balance Transfer	Either \$25.00 or 3.00% of the amount of each transfer, whichever is greater (maximum fee: \$75.00).
• Cash Advance	Either \$10.00 or 3.00% of the amount of each transfer, whichever is greater (maximum fee: \$75.00).
• Foreign Fees	1.00% of each transaction in U.S. dollars.
Penalty Fees	
• Late Payment	Up to \$25.00
• Returned Payment	Up to \$25.00

How We Will Calculate Your Balance: We use a method called "average daily balance". See your account agreement for further information regarding how we calculate your balance.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account 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 holiday s) 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 **7.00%** Prime Rate as of September 17, 2026

Purchase APR: For Purchase transactions, we add a Margin of **12.00%** to the Prime Rate of 7.00%. The Purchase APR may increase or decrease each month if the Prime Rate changes, but will not exceed the maximum rate of **30.00%**. The Monthly periodic rate of FINANCE CHARGES will be no less than **1.25%** and no greater than **2.50%**.

Balance Transfer APR: For Balance Transfer transactions, we add a Margin of **15.00%** to the Prime Rate of 7.00%. The Balance Transfer APR may increase or decrease each month if the Prime Rate changes, but will not exceed the maximum rate of **30.00%**. The Monthly periodic rate of FINANCE CHARGES will be no less than **1.25%** and no greater than **2.50%**.

Cash APR: For Cash transactions, we add a Margin of **15.00%** to the Prime Rate of 7.00%. The Cash APR may increase or decrease each month if the Prime Rate changes, but will not exceed the maximum rate of **30.00%**. The Monthly periodic rate of FINANCE CHARGES will be no less than **1.25%** and no greater than **2.50%**.

Military Lending APR: Effective October 1, 2017, 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).

About Additional Cardmembers	At your request, we may issue cards to Additional Cardmembers. They do not have accounts with us but they can use your Account subject to the terms of this Agreement. We may report an Additional Cardmember's use of your Account to credit reporting agencies. - You are responsible for all use of your Account by Additional Cardmembers and anyone they allow to use your Account. You must pay for all charges they make. - You authorize us to give Additional Cardmembers information about your Account and to discuss it with them. - If you want to cancel an Additional Cardmember's right to use your Account (and cancel their card) you must tell us in writing.	
Changing your billing address	You must notify us immediately if you change the: - mailing address where we send billing statements; or - e-mail address to which we send notice that your billing statement is available online.	If you have more than one account, you need to notify us separately for each account. We may update your billing address if we receive information that it has changed or is incorrect.
Closing your Account	You may close your Account by calling us or writing to us.	
Cancelling or suspending your Account	We may: - cancel your Account, - suspend the ability to make charges, - cancel or suspend any feature on your Account, and - notify merchants that your Account has been cancelled or suspended. If we do any of these, you must still pay us for all charges under the terms of this Agreement.	We may do any of these things at our discretion, even if you pay on time and your Account is not in default. If your Account is cancelled, you must destroy your cards. We may agree to reinstate your Account after a cancellation. If we do this, we may: reinstate any additional cards issued on your Account,
About default	We may consider your Account to be in default if: - you violate a provision of this Agreement, - you give us false information, - you file for bankruptcy, - you default under another agreement you have with us or an affiliate, - you become incapacitated or die, or - we believe you are unable or unwilling to pay your debts when due.	If we consider your Account in default, we may, to the extent permitted by federal and applicable state law: - suspend your ability to make charges, - cancel or suspend any feature on your Account, - require you to pay more than your Minimum Payment Due immediately, and - require you to pay your Account balance immediately.
Collection costs	You agree to pay all reasonable costs, including attorneys' fees, that we incur to collect amounts you owe.	
Credit reports	You agree that we will obtain credit reports about you, investigate your ability to pay, and obtain information about you from other sources including information to verify and re-verify your employment and income. And you agree that we will use such information for any purposes (for example, marketing to you or evaluating you for a new account), subject to applicable law. You agree that we will give information about the Account to credit reporting agencies. We will tell a credit reporting agency if you fail to comply with any term of this Agreement. This may have a negative impact on your credit report. If you believe information we have given to a credit reporting agency is incorrect, write to us at: Farmers State Bank PO Box 190, Victor, MT 59875 When you write to us, tell us the specific information you believe is incorrect.	
Sending you notices	We mail you notices through the U.S. mail, postage prepaid, and address them to you at the latest billing address on our records. Any notice that we send you this way is deemed to be given when deposited in the U.S. mail.	
We may contact you	Servicing and Collections If we need to contact you to service your account or to collect amounts you owe, you authorize us (and our affiliates, agents and contractors, such as debt collection agencies and service providers) to contact you at any phone number or email address you provide, from which you contact us, or at which we believe we can reach you. We may contact you in any way, such as calling, texting, emailing, sending mobile application push notifications or using any other method of communication permitted by law. We may contact you using an automated dialer or prerecorded messages. We may contact you on a mobile, wireless or similar device, even if you are charged for it.	

How we handle electronic debits from your checking account

When you pay us by check, you authorize us to electronically deduct the amount from your bank or other asset account. We may process the check electronically by transmitting to your financial institution:

- the amount,
- the routing number,
- the account number, and
- the check serial number.

If we do this, your payment may be deducted from your bank or other asset account on the same day we receive your check. Also, you will not receive that cancelled check with your bank or asset account billing statement.

If we cannot collect the funds electronically, we may issue a draft against your bank or other asset account for the amount of the check.

Privacy Act of 1974 notice	Some federal agencies may accept the card under authority of statute. When you make charges at these agencies, we collect certain charge information. That information may be put to routine uses such as processing, billing and collections. It may also be aggregated for reporting, analysis and marketing use. Other routine uses by agencies may be published in the Federal Register.	
Changing benefits	We have the right to add, modify or delete any benefit or service of your Account at our discretion.	
Assigning the Agreement	We may sell, transfer or assign this Agreement and your Account. We may do so at any time without notifying you. You may not sell, assign or transfer your Account or any of your obligations under this Agreement.	
Assigning claims	If you dispute a charge with a merchant, we may credit the Account for all or part of the disputed charge. If we do so, you assign and transfer to us all rights and claims (excluding tort claims) against the merchant.	You agree that you will not pursue any claim against the merchant for the credited amount. And you must cooperate with us if we decide to do so.
We do not waive our rights	We may choose to delay enforcing or to not exercise rights under this Agreement. If we do this, we do not waive our rights to exercise or enforce them on any other occasion.	
