

The information about the costs of the card described in this application is accurate as of February 2017. This information may have changed after that date. To find out what may have changed, call us at (800) 356-8085, write to us at PO Box 6139, Norman, OK 73070 or go to [www.securitybankcard.com](http://www.securitybankcard.com).

## INTEREST RATES AND INTEREST CHARGES

<b>Annual Percentage Rate(APR) for Purchases, Balance Transfers and Cash Advances</b>	<b>4.9%</b> introductory APR for 6 months.  After that, your APR will be <b>19.90%</b> for standard VISA® accounts; <b>15.90%</b> for VISA® Gold accounts or <b>12.90%</b> VISA® Platinum accounts. This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When It Applies</b>	None
<b>Paying Interest</b>	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 and balance transfers on the transaction date.
<b>Minimum Interest Charge</b>	None
<b>For Credit Card Tips from the Federal Reserve Board</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">www.consumerfinance.gov/learnmore</a> .

## FEES

<b>Annual Fee</b>	None
<b>Transaction Fees</b>	
<ul style="list-style-type: none"> <li>Balance Transfer</li> <li>Cash Advance</li> <li>Foreign Transaction</li> </ul>	<b>None</b> Either <b>\$4</b> or <b>4%</b> of the amount of each cash advance, whichever is greater. <b>1%</b> of each transaction in U.S. dollars.
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>Late Payment</li> <li>Over-the-Credit Limit</li> <li>Returned Payment</li> </ul>	<b>\$20</b> <b>\$25</b> <b>\$25</b>
<b>Other Fees</b>	None

**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.