

	WORLD CARD AND PREFERRED POINTS CARD	LOW RATE CARD
Interest Rates and Interest Charges		
Annual Percentage Rate (APR) for Purchases	2.90% introductory APR for six months. After that, your APR will be 15.24% . This APR will vary with the market based on the Prime Rate. ^a	2.90% introductory APR for six months. After that, your APR will be 10.24% . This APR will vary with the market based on the Prime Rate. ^b
APR for Balance Transfers and Cash Advances	2.90% introductory APR for six months. After that, your APR will be 15.24% . This APR will vary with the market based on the Prime Rate. ^a	2.90% introductory APR for six months. After that, your APR will be 10.24% . This APR will vary with the market based on the Prime Rate. ^b
Penalty APR and When It Applies	19.24% – This APR will vary with the market based on the Prime Rate. ^c This APR may be applied if you allow your Account to become 60 days past due. How Long Will the Penalty Apply? If your APR is increased for the reason stated above, the Penalty APR will apply until you make three consecutive minimum payments when due.	
How to Avoid Paying Interest on Purchases	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.	
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 Fee	None	None
Transaction Fees: Balance Transfer and Cash Advance International Transaction	Either \$10 or 3% of the amount of each balance transfer or each cash advance, whichever is greater. 2% of each transaction in U.S. dollars.	
Penalty Fees: Late Payment Returned Payment	Up to \$25 Up to \$25	
Other Fees: Pay-by-Phone	Up to \$10 for agent assisted payments.	

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

Prime Rate: The APR will vary based on changes in the Index, the Prime Rate (the base rate on corporate loans posted by at least 70% of the ten largest U.S. banks published in the *Wall Street Journal*. The Index will be adjusted on the 25th day of each month or the business day preceding the 25th day if that day falls on a weekend or a holiday recognized by the Board of Governors of the Federal Reserve System. Changes in the Index will take effect beginning with the first billing cycle in the month following a change in the Index. Increases or decreases in the Index will cause the APR and periodic rate to fluctuate, resulting in increased or decreased Interest Charges on the Account. As of September 25, 2014, the Index was 3.25%.

a We add 11.99% to the Prime Rate to determine the APR for Purchases, Balance Transfers, and Cash Advances. The Account will never have an APR over 21%.

b We add 6.99% to the Prime Rate to determine the APR for Purchases, Balance Transfers, and Cash Advances. The Account will never have an APR over 21%.

c We add 15.99% to the Prime Rate to determine the Penalty APR. The Account will never have an APR over 21%.

If at least one box at the top of the application is not checked, or, if too many boxes are inadvertently checked, you will be deemed to have selected the Low Rate Card.

If you do not qualify for a World Card and you qualify for a Preferred Points Card, you will automatically be offered a Preferred Points Card. You understand and agree that the benefits for the World Card are different than those for the Preferred Points Card.

If you check the box to receive a Visa Card, you understand and agree that the benefits for a Visa Card are different than for a MasterCard® Card.

The issuer and administrator of the credit card program is TIB-The Independent BankersBank.

The information about the Cost described in this table is accurate as of October 1, 2014.
This information may change after that date. To find out what may have changed, call us at 800-367-7576
or write TIB-The Independent BankersBank, P.O. Box 569120, Dallas, Texas 75356-9120.