

## IMPORTANT TERMS OF THE GARFIELD VISA® CREDIT CARD

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>1.99%</b> Introductory APR for 6 months. After that, your APR will be <b>14.24% to 20.24%</b> based on your creditworthiness when you open your Account. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>1.99%</b> Introductory APR for 6 months. After that, your APR will be <b>14.24% to 20.24%</b> based on your creditworthiness when you open your Account. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances (Non-Overdraft &amp; Overdraft)</b>	<b>25.24%</b> for Non-Overdraft Cash Advances. <b>25.24%</b> for Overdraft Cash Advances. These APRs will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	<b>27.24%</b> This APR will vary with the market based on the Prime Rate. This APR may be applied to your Account if you fail to make the required minimum monthly payment within 60 days of the respective payment due date.  <b>How Long Will the Penalty APR Apply?:</b> If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
<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 any interest on Purchases if you pay the entire balance by the due date each month.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$2.50.
<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 Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .

Fees	
<b>Transaction Fees</b>	
- Balance Transfer	Either <b>\$10</b> or <b>5%</b> of the amount of each Balance Transfer, whichever is greater.
- Non-Overdraft Cash Advance	Either <b>\$10</b> or <b>5%</b> of the amount of each Cash Advance, whichever is greater.
- Overdraft Cash Advance	Either <b>\$10</b> or <b>5%</b> of the amount of each Cash Advance, whichever is greater.
- Foreign Transaction	<b>1%</b> of each transaction in U.S. Dollars. <b>2%</b> of each transaction made in currencies other than U.S. Dollars.
<b>Penalty Fees</b>	
- Late Payment	Up to <b>\$35</b>

**How We Will Calculate Your Balance:** We use a method called "Daily Balance" (including new Purchases).

**Loss of Introductory APR:** We may end your Introductory APR and apply the Penalty APR for the reason described in the Penalty APR box above.

**Standard APR:** Your standard APRs will be disclosed in your Account Opening Disclosure with your new credit card approximately 7-10 business days after Account approval.

**Prime Rate:** The Prime Rate used to determine the APR on your Account is the U.S. Prime Rate published in *The Wall Street Journal* in its column called "Money Rates" on the last business day of each month.

**Important Information:** Our bank complies with the USA PATRIOT Act. This law mandates that we verify certain information about you while processing your Account application.

**Balance Transfer Details:** Balance Transfers must be from an existing credit card with another institution. You understand to close an account with another credit card company, you must notify the issuer directly. Commerce Bank will make Balance Transfers up to the amount of your credit limit, which will be established at account opening. If you make requests for Balance Transfers that exceed your credit limit, Commerce Bank may at its discretion determine which transfers will be made and which will not. Commerce Bank requires a minimum monthly payment which will be the greater of: \$30.00 or the full amount of your total balance if it is less than \$30.00; or 3.00% of your new balance plus any amounts that are past due; or 1.00% of your new balance plus any amounts that are past due, plus Fees and Interest Charges accumulated during the billing period. To assure your non-Commerce Bank accounts remain in good standing, please continue to pay that account as required. Upon approval, we will notify you regarding the Balance Transfer check(s) mailed on your behalf. It can take up to 30 days for a Balance Transfer to post on the other account.

**Sharing Information:** We are permitted under law to share information about our experiences or transactions with you or your Account with our Affiliates. If you prefer, you may direct us not to share this information with our Affiliates. If this is your choice, call us toll-free at 1-800-543-4845.

**Optional Overdraft Protection:** If you select overdraft protection, a Cash Advance will be made to cover an overdraft in your designated Commerce Bank deposit account. Such Overdraft Cash Advances will be in the amount of \$50.00 or multiples of \$50.00. If the designated deposit account is a joint account, you will be liable for all overdrafts on the account regardless of which joint account owner caused, or benefited from the overdraft. Each Overdraft Cash Advance is at our discretion. We are not liable or responsible for any check drawn that may for any reason be returned or otherwise dishonored. We may cancel this overdraft feature at any time without notice.

**Application Authorization:** By making this application, you authorize Commerce Bank to make whatever credit inquiries that we deem necessary in connection with this credit application or in the course of review or collection of any credit extended in relation to this application. You authorize and instruct any person or consumer reporting agency to complete and furnish us any information they may have or obtain in response to such credit inquiries and agree that such information, along with this application, shall remain our property whether or not credit is extended. You have answered the questions completely and correctly. You certify that you are 18 years of age or older. If you are under 21, you will be required to demonstrate the ability to repay individually or have a joint Account owner who has the ability to repay. You agree to pay all charges on the requested Visa<sup>®</sup> or MasterCard<sup>®</sup> Account when due. For joint credit accounts, you are responsible, both together and individually, for the entire Account balance even though only one of you uses the Account.

**Notice to California Residents:** Married applicants may apply for credit separately. **Notice to Ohio Residents:** Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. **Notice to New York Residents:** One or more consumer reports may be requested in connection with your application. Upon your request, we will inform you whether or not one or more consumer reports were requested, and if such a report was requested, we will inform you of the name and address of each consumer reporting agency that furnished a report. **Notice to Married Wisconsin Residents:** No provision of a marital property agreement, unilateral statement or court order applying to marital property will adversely affect the creditor's interest unless the creditor, prior to the time credit is extended, is furnished with a copy of the agreement, statement or order, or has actual knowledge of the adverse provision. In addition, upon applying, the applicant must submit the name and address of their spouse to Commerce Bank at PO Box 410708, Kansas City, MO 64141-0708 or by calling 1-800-645-2103.