

| Interest Rate and Interest Charges | |
|--|---|
| Annual Percentage Rate(APR) for Purchases | 5.90% for 6 months, after that 14.90% |
| APR for Balance Transfers | 5.90% for 6 months, after that 14.90%. |
| APR for Cash Advances | 5.90% for 6 months, after that 14.90%. |
| Penalty APR and When It Applies | Same as Base APR How long will the Penalty APR Apply? Indefinitely |
| Paying Interest | Your due date is at least 25 days after the close of each billing cycle. We will not charge interest on new purchases if you pay your entire balance by the due date each month. |
| Minimum Interest Charge | None |
| For Credit Card Tips from Federal Reserve Board | To learn more about factors to consider when applying for or using a credit card, visit the website of the federal board at http://www.FederalReserve.gov/CreditCard |
| Fees | |
| Annual Fees | None |
| Transaction Fees | |
| · Balance Transfer | None |
| · Cash Advance | \$10 (over the counter only) |
| · Foreign Transactions | None |
| Penalty Fees | |
| · Late Payment | 5% of payment amount, up to \$100 maximum |
| · Over-the-Credit Limit | \$30 |
| · Returned Payment | \$30 |

How will we calculate your balance?: The average daily balance times the interest rate, divided by 365.

Billing Rights: If there is an error on your statement, you must contact us in writing at the address below within 60 days after the error appeared on the statement.

Contact us at: Clayton Bank and Trust 101 E. Main Street Henderson, TN 38340 (800) 894-4402.