

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0.00% introductory APR for first 7 billing cycles. After that your APR will be Prime + 6.90% to 18.90% based on your credit worthiness. This APR will vary with the market based on the Wall Street Journal Prime Rate
APR for Balance Transfers	0.00% introductory APR for first 7 billing cycles. After that your APR will be Prime + 6.90% to 18.90% based on your credit worthiness. This APR will vary with the market based on the Wall Street Journal Prime Rate
APR for Cash Advances	25.40% (Prime + 19.90%) This APR will vary with the market based on the Wall Street Journal Prime Rate.
Military APR (MAPR)	The maximum MAPR for your credit card account is 36.00% for covered borrowers under the Military Lending Act.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge 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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$2.00
Credit Card Tips	To learn more about factors to consider when applying for or using a credit card, visit the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore

Fees	
Annual Fee	\$50
Transaction Fees	
Balance Transfer	2% of the amount of each balance transfer, or \$10 whichever is greater
Cash Advance	4% of the amount of each cash advance, or \$10 whichever is greater
Foreign Transaction	Up to 1.8% of the transaction amount in U.S. dollars
Penalty Fees	
Late Payment	Up to \$30
Returned Payment	Up to \$30

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See 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.

Additional Terms and Conditions

Additional Information about the variable Annual Percentage Rates (APRs) and daily periodic rates (DPRs) that apply to your Account:

- Regular rate for Purchases: Wall Street Journal Prime + 6.90% to 18.90%
- Regular rate for Balance Transfers: Wall Street Journal Prime + 6.90% to 18.90%
- Regular rate for Cash Advances: Wall Street Journal Prime + 19.90%

Introductory Rates:

- Introductory rate on Purchases: 0.00% APR (0.00000% DPR) through end of the 7th billing cycle after Account is opened
- Introductory rate on Balance Transfers: 0.00% APR (0.00000% DPR) through end of the 7th billing cycle after Account is opened

Cash Advances:

Cash Advance transactions are limited to 30% of approved credit limit

Daily Cash Advance Transactions are limited to 3 transactions per day, \$1,000 daily limit on cash advances performed at an ATM, and \$2,000 daily limit for cash advances performed over-the-counter at a cash advance terminal.

Rates are subject to change at the bank's discretion.

Military Lending Act Disclosure

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).

These Account Disclosures are part of and integrated with your MasterCard® Credit Card Agreement with Nicolet National Bank. We reserve the right to amend the MasterCard Credit Card Agreement as permitted by law. The above rates and fees are effective as of 09/16/2022.