

Interest Rates and Interest Charges	iStudent Visa®
Annual Percentage Rate (APR) For Purchases	19.00% to 23.00% - Based on creditworthiness; APR will vary with the market based on Prime Rate*
APR For Balance Transfers	19.00% to 23.00% - Based on creditworthiness; APR will vary with the market based on Prime Rate*
APR For Cash Advances	19.00% to 23.00% - Based on creditworthiness; APR will vary with the market based on Prime Rate*
Penalty APR And When It Applies	24.00% - This APR may be applied to your account if you: 1) Make a late payment (60 days late, 1 time); 2) Do any of the above on another account that you have with us. How Long Will the Penalty APR Apply?: If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.
How to Avoid Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on retail purchases and balance transfers if you pay your entire balance by the due date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50
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 web site of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .
Fees	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advances • Foreign Transaction 	3.0% of the amount advanced with a minimum of \$5.00 and a maximum of \$40.00 4.0% of the amount advanced with a minimum of \$5.00 and a maximum of \$40.00 Fees charged by merchant are paid by customer
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Over-the-Credit-Limit • Returned Payment 	Up to \$27.00 None Up to \$27.00
Other Fees Rush Card Fee - \$35.00 Statement Reprint Fee - \$5.00 On-Demand ACH Fee - \$5.00	

*The Prime Rate used to determine your APR is the rate published in the Wall Street Journal on the last business day of the prior month. **How We Will Calculate Your Balance:** We use a method called "average daily balance" (including new purchases). *An explanation of this method is provided in your account agreement. **Age Conditions:** Any applicant between the age of 18 and 21 who do not meet Forcht Bank's underwriting standards will require a co-borrower for approval consideration. Any borrower under the age of 18 will be added as an authorized user. **Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement. The information about the costs of the cards described above is accurate as of January 2018 and is subject to change. To receive the most up to date information, write us at Forcht Bank, NA, Credit Card division, PO Box 55250, Lexington, KY 40555.