



## Cardmember Agreement Rates and Fees Table

### Bank Iowa Platinum Rewards

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<b>0% introductory APR for 6 months from date of account opening.</b> After that, your APR will be <b>Prime Rate + 9.99% - 20.49%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	<b>Prime Rate + 9.99% - 20.49%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	<b>Prime Rate + 14.99% - 25.49%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	<b>Prime Rate + 14.99% - 25.49%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate. This APR may be applied to your account when you are 60 days or more delinquent on making your minimum payment. <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for any of these reasons, the Penalty APR will apply until you make 3 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 any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than <b>\$1.00</b> .
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 <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> .

Fees	
Annual Fee	<b>\$0</b>
Transaction Fees	
· Cash Advance	Either <b>\$10.00</b> or <b>3.00%</b> of the amount of each transfer, whichever is greater.
· Foreign Transaction	<b>1%</b> of each transaction in U.S. dollars.
Penalty Fees	
· Late Payment	<b>\$30.00.</b>

**How We Will Calculate Your Balance:** We use the Average Daily Balance method (including new transactions). See the *How we calculate interest* section in Terms and Conditions section.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Card Agreement.

**Minimum Payments:** We will calculate the minimum payment as: (1) any past-due amounts; PLUS (2) the larger of: (a) \$20 (or the total amount you owe if less than \$20); or (b) the sum of: (i) 3% of the new balance, PLUS (ii) any periodic interest charges and late fees we have billed you on the statement for which your minimum payment is calculated.

**Prime Rate:** After the introductory period, your interest rate is a variable rate and is determined by a combination of the Prime Rate (which may vary) added to a margin (which does not change). Variable APRs are based on the 7.25% Prime Rate as of October 2025.

- We add 20.49% to the Prime Rate to determine the Purchase/Balance Transfer APR. Maximum APR 35.00% (daily periodic rate 0.0959%).
- We add 25.49% to the Prime Rate to determine the Cash Advance APR. Maximum APR 35.00% (daily periodic rate 0.0959%).

**Determining the Prime Rate:** We use the Prime Rate from the rates section of *The Wall Street Journal*; Prime Rate is based upon, and generally changes with, the Federal Reserve's Fed Funds Rate. The Prime Rate for each billing period is the Prime Rate published in *The Wall Street Journal* on the Closing Date of each billing period.

*The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published. If *The Wall Street Journal* is no longer published, we may use the Prime Rate from any other generally available news outlet in general circulation.

If the Prime Rate increases, variable APRs (and corresponding DPRs) will increase. In that case, you may pay more interest and may have a higher Minimum Payment Due. When the Prime Rate changes, the resulting changes to variable APRs take effect as of the first day of the billing period.

**How We Calculate APR:** The Annual Percentage Rate (APR) for variable rates is determined by adding an amount (margin) to the Prime Rate (see above). The Daily Periodic Rate (DPR) is  $1/365^{\text{th}}$  of the APR, rounded to one ten-thousandth of a percentage point.

\*The variable Penalty APR will not exceed 35.00%

**Military Lending Act:**

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).

**This Cardmember Rates and Fees Table and the Cardmember Agreement govern your credit card account with Bank Iowa.**