



**State Street Bank**  
**VISA® Rewards Credit Disclosure**

Annual Percentage Rate (APR) for Purchases, Cash Advances, and Balance Transfers	<b>Prime + 7.00%</b> <sup>(1)</sup>
Introductory Annual Percentage Rate (APR) for Purchases and Cash Advances for 6 months from date of account opening	<b>0.00%</b> <sup>(2)</sup>
Introductory Annual Percentage Rate (APR) for Balance Transfers for 6 months from date of first transfer	<b>0.00%</b> <sup>(2)</sup>
How to Avoid Paying Interest on Purchases	If you pay your entire balance in full each month, you have at least 25 days after the close of each period to pay your balance on purchases without being charged interest. There is no grace period for cash advances and balance transfers.
Method of Computing Balance for Purchases	Average Daily Balance including new purchases. See your account agreement for further information regarding how we calculate your balance.
Cash Advance Fee/Statement Check Fee	\$5.00 or 1% of the amount of the cash advance, whichever is greater; max \$100
Balance Transfer Fee	\$5.00 or 3% of the amount transferred, whichever is greater
Late Payment Fee	<b>Up to \$25.00</b> <sup>(3)</sup>
Return Payment Fee	<b>Up to \$25.00</b>
Annual Fee	\$0
Pay by Phone Fee	1) No charge for Automated Payments 2) \$10 if assisted by a live representative
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about the 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">http://www.consumerfinance.gov/learnmore</a>
Because rates and terms are subject to change, you may contact us for the current information by calling us at 217.223.6480	

(1) Your Annual Percentage Rate (APR) may vary. For purchases, Cash Advances, and Balance Transfers, the APR, adjustable monthly, is a variable rate based on the highest prime rate published in the Money Rates section of the Wall Street Journal (“Index”) plus a margin of 7.00 percentage points and rounded to the nearest hundredth divisible by twelve, maximum rate 18%.

(2) After the introductory period your rate will be determined based on the highest prime rate published in the Money Rates section of the Wall Street Journal (“Index”) plus a margin of 7.00 percentage points and rounded to the nearest hundredth divisible by twelve.

(3) If the minimum required payment is not received within 15 days after the Closing Date subsequent to the payment Due Date, a late charge of up to \$25.00 will be imposed. The following are minimum credit limits for each card offered: VISA® Rewards = \$500.

