

## Interest Rates and Interest Charges

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>12.9%</b> for MasterCard <b>10.5%</b> for Gold MasterCard <b>12.9%</b> for VISA
<b>APR for Balance Transfers</b>	<b>3.9%</b> ( <i>Special Rate!</i> )
<b>APR for Cash Advances</b>	<b>12.9%</b> for MasterCard <b>10.5%</b> for Gold MasterCard <b>12.9%</b> for VISA
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>Minimum Interest Charge</b>	NONE
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a>
<b>Fees</b>	
<b>Annual Fee</b>	NONE
<b>Transaction Fees</b> Balance Transfer Cash Advance (Non-ATM) Cash Advance-ATM Foreign Transaction	<b>NONE</b> <b>NONE</b> (If using River Valley Credit Card) <b>\$2</b> <b>1%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> Returned Payment Late Payment	<b>NONE</b> <b>\$10</b>

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases)”