

INTEREST RATES & INTEREST CHARGES	VISA® CLASSIC	VISA® PLATINUM REWARDS
Annual Percentage Rate (APR) for Purchases	13.24%-20.24% Variable: The APR for which you qualify at account opening will depend on your creditworthiness. This APR will vary with the market based on the Prime Rate.*	15.24%-22.24% Variable: The APR for which you qualify at account opening will depend on your creditworthiness. This APR will vary with the market based on the Prime Rate.*
APR for Balance Transfers	13.24%-20.24% Introductory Rate of 0.00% for 6 billing cycles on balance transfers performed in the first 12 billing cycles from account opening, after that 13.24%-20.24% . Variable: The APR for which you qualify at account opening will depend on your creditworthiness. This APR will vary with the market based on the Prime Rate.*	15.24%-22.24% Introductory Rate of 0.00% for 6 billing cycles on balance transfers performed in the first 12 billing cycles from account opening, after that 15.24%-22.24% . Variable: The APR for which you qualify at account opening will depend on your creditworthiness. This APR will vary with the market based on the Prime Rate.*
APR for Cash Advances	13.24%-20.24% Variable: The APR for which you qualify at account opening will depend on your creditworthiness. This APR will vary with the market based on the Prime Rate.*	15.24%-22.24% Variable: The APR for which you qualify at account opening will depend on your creditworthiness. This APR will vary with the market based on the Prime Rate.*
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date. We will begin charging interest on cash advances and/or balance transfers on the transaction 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 www.consumerfinance.gov/learnmore .	

FEES	VISA® CLASSIC	VISA® PLATINUM REWARDS
Annual Fee	None	None
Transaction Fees	Balance Transfer: Either 3% of the amount of each transfer or \$5.00 minimum whichever is greater. Cash Advances: Either 3% of the amount of each advance or \$5.00 minimum whichever is greater. Foreign Transaction: 2.00% of each transaction in U.S. dollars.	
Penalty Fees	Late Payment: \$26.00 Over-the-Credit Limit: None Returned Payment: \$26.00	
Other Fees	Express issuance and mailing is \$25.00 .	

*The Prime Rate used to determine your APR is the rate published in the Wall Street Journal on the last day of the prior month.

How We Will Calculate Your Balance: We use a method called "average daily balance" (excludes new purchase transactions but includes new cash advance and balance transfer transactions).

See your account agreement for further information on how we calculate your balance.

Loss of Introductory APR: NONE

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 cost of cards described above is accurate as of January 2019. To receive the most up to date information, write us at Midland States Bank, 1201 Network Centre Drive, Effingham, IL 62401.



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