



Reward yourself – open a Visa® or MasterCard®

- Earn points for every dollar spent
- Points redeemed for airline miles, travel perks and a variety of merchandise

CREDIT DISCLOSURE	
Annual Fee	None
Annual Percentage Rate (APR) Purchases, Balance Transfers and LetterChecks	12.75% APR
Other APRs	Penalty rate 15.9%. <i>See explanation below.*</i>
Grace period for purchases	At least 25 days, if each month, we receive payment in full of your New Balance Total by the Payment Due Date.
Grace period for Cash Advances, Balance Transfers and LetterChecks	None
Method of computing the balance for purchases	Average Daily Balances (including new transactions)
Transaction fees for Purchases.	None
Transaction fee for Cash Advances, Balance Transfers and LetterChecks2%(\$2 minimum/\$20 maximum) Exceeding the credit limit fee\$15 Late-payment fee.....Late payment fee is 5% of monthly payment or \$5, whichever is greater. Replacement card.....\$10 Record copy.....\$6 NSF Return Check.....\$20	

**For cardholders that become past due, the APR will be 15.9%.*

Please contact Citizens Independent Bank at FIS Remittance Center, P.O. Box 4513, Carol Stream, IL 60197-4513 or call us at 800-876-9119 or 952-926-6561 to find out if any changes have occurred.

You may mail or drop off the application at any of our locations.

St. Louis Park 5000 West 36th Street 55416	Robbinsdale 3700 West Broadway 55422	Hopkins 10901 Excelsior Blvd. 55343	Plymouth 15650 36th Ave. North 55446
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