Card Features

**Introductory Rate** - equal to Prime.

**Interest Rate** - calculated as Prime Rate plus 6%*.

**Annual Fee** - waived with purchases over $5,000 within a 12 month period, otherwise $15 per year.

**Scorecard Rewards Card** - earns one point for every dollar in retail purchases to be used toward airline tickets, hotel stays, vacation packages, etc. - $25 annual fee.

**Visa Checkout®** - allows cardholders to complete online transactions securely with just a few clicks, eliminating the need to reenter shipping and billing addresses at checkout.

Bank Benefits

**Non-interest Income** - your bank is paid $25 for every new approved application and will also receive 20% of quarterly net interchange income. *Pay out requires at least one new approved application quarterly.*

**Year-end Summary** - helpful tool for creating budgets, categorizing spending, tracking expenses, and identifying tax deductible items.

*Listed as Prime Rate in the quarter end edition of *The Wall Street Journal.*