



VISA® Gold Credit Card Disclosures

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases, Balance Transfers, and Cash Advances	16.99%
	This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 21 days after the close of each billing cycle. We will not charge you interest on purchases if you pay the entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.

Fees	
Annual Fee	No annual fee
Transaction Fees	
• Cash Advance	2% of the amount of each transaction
Penalty Fees	
• Late Payment	up to \$25
Other Fees	
• Expedited Card Delivery	\$25 per account

How We Will Calculate Your Balance: We use a method called "average daily balance (including current purchases)." See your account agreement for further information regarding how we calculate your balance.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Additional Information: Information contained in this disclosure is accurate as of 12/1/2025 and is subject to change. Credit card applications are subject to credit approval. This information may have changed after this date. To find out what may have changed, you can write us at German American, PO Box 360, Jasper, IN 47547-360.

How We Will Calculate Your Variable APRs: We calculate variable APRs by adding a margin to the highest U.S. Prime Rate published in the Money Rates section of The Wall Street Journal on the first day (or if the first day is not a business day, the preceding business day) of the prior month. The APR may increase or decrease each month if the Prime Rate changes. Any new rate will be applied as of the first day of your billing cycle during which the Prime Rate has changed. If the APR increases, you will pay a higher interest charge and may pay a higher minimum payment. The Prime Rate is simply a reference index and is not the lowest interest rate available. If The Wall Street Journal stops publishing the Prime Rate, we will select a similar reference rate.

Prime Rate: Variable APRs are based on the Prime Rate.

Purchase APR, Balance Transfer APR, and Cash Advance APR: For Purchase, Balance Transfer and Cash Advance transactions, we add a Margin of **9.99%** to the Prime Rate. The Purchase APR may increase or decrease each month if the Prime Rate changes, but will not exceed the maximum rate of **21.00%**. The Monthly periodic rate of FINANCE CHARGES will be no less than **0.8325%** and no greater than **1.75%**.

Military Lending APR: Effective October 1, 2017, Federal law provides important protections to members of the Armed Forces and their dependents relating to extension of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account, the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

OH Residents - The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.