

FARM & HOME SUPPLY EVERYDAY POINTS VISA® CREDIT CARD

INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases	Prime Rate* + 6.74%-16.74% after the promotional period. This APR is based on your creditworthiness and will vary with the market based on the Prime Rate. 0% Introductory APR for 7 months from the date your account is opened.
APR for Balance Transfers	Prime Rate* + 6.74%-16.74% after the promotional period. This APR is based on your creditworthiness and will vary with the market based on the Prime Rate. 0% Introductory APR for 7 months from the date your account is opened.
APR for Cash Advances	Prime Rate* + 18.74% after the promotional period. This APR will vary with the market based on the Prime Rate. 0% Introductory APR for 7 months from the date your account is opened.
Penalty APR and When it Applies	29.99% This APR may be applied to your account if you: 1) Become 30 days or more past due 2) Go over your credit limit; or 3) Make a payment that is returned How long will the penalty APR apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.
Paying Interest	Your due date is at least 25 days after close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. Please note that interest will be charged on cash advances beginning on the date the advance is posted to the account.
Minimum Interest Charge	None
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 website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore

FEES

Annual Fees	None
Transaction Fees • Balance Transfer • Cash Advance • Foreign Fees	<ul style="list-style-type: none"> • Either \$10 or 3% of the amount of each transfer, whichever is greater (maximum fee: \$150) • Either \$10 or 3% of the amount of each advance, whichever is greater (maximum fee: \$150) • Up to 1% of each transaction in U.S. dollars
Penalty Fees • Late Payment • Over-the-credit-limit • Returned Payment	<ul style="list-style-type: none"> • Up to \$25 • None • Up to \$24.95

POINTS AND OFFERS

Earn Points	<p>Cardholders will receive two (2) points for every U.S. Dollar of purchase transactions made at and posted to the Account from participating Farm & Home Supply stores rounded to the nearest dollar for each transaction.</p> <p>Cardholders will receive one (1) point for every U.S. Dollar of Net Purchases (excluding Farm & Home Supply purchases) made on the Account rounded to the nearest dollar for each transaction.</p> <p>Cash Advances are not eligible for points. Points are not earned until transactions have posted to the Account. Points earned on Farm & Home purchases will be credited after month-end.</p>
Redeem Points	To redeem points, visit www.mercantilebk.com/fhsvisa . Points may be redeemed for Farm & Home Supply gift cards. Points expire after five (5) years if not redeemed. Points are not transferable and cannot be transferred or sold. Points have no cash value. Account must be open and in good standing (i.e., not cancelled, terminated by either party or otherwise unavailable for use as a payment method) at the time redemption orders are received for processing. The Bank reserves the right to suspend participation in the Points Program until the Account is in good standing. For additional points details and restrictions, please refer to your Account Agreement disclosure that will accompany your card if your application is approved.
Bonus Offers	In addition to the above, other offers and promotional incentives may be offered directly by Farm & Home Supply at the time of application and/or in conjunction with other specific or limited-time promotions. These offers may include but are not limited to gift cards, merchandise or e-rebates; are extended at the sole discretion of Farm & Home Supply; and are subject to change without notice. Contact a Farm & Home Supply Store Manager for a list of any current available offers.

How We Will Calculate Your Balance: We use a method called "average daily balance (including new transactions)." See your Account Agreement disclosure 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 disclosure.

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you become 30 days or more past due.

How We Will Calculate Your Variable APRs: After the introductory period, your interest rate is a variable rate and is determined by a combination of the Prime Rate (which may vary) added to the margin (which does not change). The Prime Rate is published in the Money Rates section of The Wall Street Journal. 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. For the Bank's current rates based on the current Prime Rate, visit mercantilebk.com/creditcardrates

Purchase APR: For purchase transactions, we add a Margin of 6.74%-16.74% to the Prime Rate. The Purchase APR may increase or decrease each month Prime Rate changes.

Balance Transfer APR: For Balance Transfer transactions, we add a Margin of 6.74%-16.74% to the Prime Rate. The Balance Transfer APR may increase or decrease each month if the Prime Rate changes.

Cash APR: For Cash transactions, we add a Margin of 18.74% to the Prime Rate. The Cash APR may increase or decrease each month if the Prime Rate changes.

Updated July 2017. Please call 1-844-637-2411 for changes that may have occurred after printing.

Cards are issued by Mercantile Bank, A United Community Bank, Member FDIC and an Equal Housing Lender.