

IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card are accurate as of the effective date of _____. You can call Us at (601) 636-7523 or write Us at 1604 Cherry Street, Vicksburg, Mississippi 39180 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

<p>Annual Percentage Rate (APR) For Purchases</p>	<p>VISA Classic: _____% - _____% when You open Your Account, based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Gold: _____% - _____% when You open Your Account, based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>APR For Balance Transfers</p>	<p>VISA Classic: _____% - _____% when You open Your Account, based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Gold: _____% - _____% when You open Your Account, based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>APR For Cash Advances</p>	<p>VISA Classic: _____% - _____% when You open Your Account, based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Gold: _____% - _____% when You open Your Account, based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>How to Avoid Paying Interest on Purchases</p>	<p>Your due date will be at least 25 days after the statement closing date. We will not charge You interest on purchases if You pay Your entire balance owed by the due date each month.</p>
<p>For Credit Card Tips from the Consumer Financial Protection Bureau</p>	<p>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.</p>

Fees

<p>Annual Fee</p>	<p>None</p>
<p>Transaction Fees</p> <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	<p>None None None</p>
<p>Penalty Fees</p> <ul style="list-style-type: none"> • Late Payment • Over-The-Credit-Limit • Returned Payment 	<p>None None None</p>

How We Will Calculate Your Balance: We use a method called "average daily balance (excluding new purchases)."