

# VISA® DISCLOSURE SUMMARY

## Interest Rates and Interest Charges

<b>CURRENT ANNUAL PERCENTAGE RATE</b>	<b>16.00%</b> APR will vary based on the Prime Rate <sup>1</sup>
<b>RELATIONSHIP ANNUAL PERCENTAGE RATE</b>	<b>14.50%</b> APR will vary based on the Prime Rate <sup>2</sup>
<b>HOW TO AVOID PAYING INTEREST ON PURCHASES ONLY</b> (GRACE PERIOD)	You will have 25 days after the close of a Billing Cycle to repay your balance for purchases made in that cycle before being charged a finance charge. This grace period applies only if your beginning balance was zero or if your payments during the cycle equaled or exceeded the beginning balance. No grace period for transferred balances.
<b>MINIMUM PAYMENT</b>	2% of Outstanding Balance or <b>\$25.00</b> , whichever is greater.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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: <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>

## Fees

<b>ANNUAL MEMBERSHIP FEE</b>	<b>NONE</b>
<b>MINIMUM INTEREST CHARGE</b>	<b>\$.50</b>
<b>CASH ADVANCE FEES</b>	\$5.00 or 2% of the total transaction, whichever is greater
<b>LATE PAYMENT</b>	<b>\$25.00</b>
<b>RETURN PAYMENT FEE</b>	<b>\$25.00</b>
<b>OVER LIMIT FEES</b>	<b>\$10.00</b> This service is available to customers who provide written authorization.
<b>FOREIGN TRANSACTION FEE</b>	2% of each transaction in U.S. Dollars
<b>REPLACEMENT CARD FEE</b>	Lost/Damaged Card <b>\$5.00</b> Express Replacement <b>\$25.00</b>
<b>BALANCE TRANSFER FEE</b>	<b>NONE</b>

### How We Will Calculate Your Balance:

We use a method called "average daily balance" (including new purchases)

The information about the costs of the Card described in the Brochure/Application is accurate as of the publication date and may have changed after printing date. To find out what may have changed, contact: 1ST SUMMIT BANK, 125 Donald Lane, Johnstown, PA 15904 or call 1-888-262-4010.

<sup>1</sup>Current Annual Percentage Rate is  
**8.00%** (Prime Rate) + **8.00%** (Margin) = **16.00%**

<sup>2</sup>Relationship Annual Percentage Rate is  
**8.00%** (Prime Rate) + **6.50%** (Margin) = **14.50%**

To qualify for Relationship pricing, you need to have four or more unique services (listed below) with the bank. Types of services for Relationship Rates include the following (count one service per type only):

- Consumer Checking Account
- Business Checking Account
- Savings Account
- Smart Savers Account
- Money Market Account
- Holiday Club Account
- Certificates of Deposit
- Credit Card Merchant Services
- Mortgage Loan
- Personal Line/Loan
- VISA Credit Cards
- Commercial Line/Loan
- Trust/Estate Account
- Brokerage Account
- Safe Deposit Box

**Do More with Relationship Banking!**



**1ST SUMMIT BANK**

*Experience the Difference.*

**For additional information on how Relationship Banking with 1ST SUMMIT can help you do more, contact any of our convenient Community Offices.**

#### USA PATRIOT ACT

Important information about opening a New Account. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.