

Please take a moment to carefully review the Pricing & Terms below.

## RATES AND FEES TABLE

Interest Rates and Interest Charges		Bath Savings Institution MasterCard Platinum Rewards Card	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>11.50%</b> when you open your account. This APR will vary with the market based on the Prime Rate. <sup>1</sup>		
<b>APR for Balance Transfers</b>	<b>11.50%</b> when you open your account. This APR will vary with the market based on the Prime Rate. <sup>1</sup>		
<b>APR for Cash Advances</b>	<b>11.50%</b> when you open your account. This APR will vary with the market based on the Prime Rate. <sup>1</sup>		
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.		
<b>Minimum Interest Charge</b>	None		
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<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">http://www.consumerfinance.gov/learnmore</a></b>		
Fees			
<b>Annual Fee</b>	None		
<b>Transaction Fees</b>			
Balance Transfers	Either <b>\$5</b> or <b>3%</b> of the amount of each transfer, whichever is greater		
Cash Advances	Either <b>\$5</b> or <b>3%</b> of the amount of each cash advance, whichever is greater		
Foreign Transactions	<b>1%</b> of each transaction in U.S. dollars		
<b>Penalty Fees</b>			
Late Payment	Up to <b>\$25</b>		
Returned Payment	Up to <b>\$25</b>		
Overlimit	None		
<b>Other Fees</b>			
Rush Card	<b>\$50</b>		

**How We Will Calculate Your Balance:** We use the average daily balance method (including new purchases). See your Card Agreement for more details.

**Your Billing Rights:** See your Card Agreement on how to exercise your rights to dispute transactions.

**Right to Change Terms:** We may change APRs, fees, and other Account terms in the future as provided under this disclosure, the Card Agreement, and applicable law. Information about the costs of the card described in this form is accurate as of 3/16/2020. This information may have changed after that date. To find out what may have changed, write to us at P.O. Box 548 Bath, ME 04530.

<sup>1</sup> Your interest rate is a variable rate. We add 8.25% to the Prime Rate to determine your Purchase, Balance Transfer, and Cash Advance APR. Maximum APR: 18.00%.

**Authorization:** By requesting a credit card account from Bath Savings you agree that you are a U.S. citizen or permanent resident at least 18 years old and that all information you have provided to us on the application or any other document is true and complete. You authorize us to verify the information you provide to us and obtain your credit bureau reports for an extension of credit and for any legitimate business purpose. If you request, we will tell you the name and address of the credit bureau from which we obtained a report about you. If approved, you will receive a Card Agreement with your card. When the first transaction is made on the account or you do not cancel this card within 30 days of receiving it you acknowledge receipt and agreement to the terms of the Card Agreement. You also acknowledge that all of the terms provided by these disclosures are subject to change, at our discretion and at any time.

**USA PATRIOT ACT:** 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 you for your name, address, date of birth and other information that will allow us to identify you. We may ask to see your driver's license or other identifying documents.

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