

**VISA****Visa® Platinum Cash Rewards Credit Card****LET ALL THOSE PURCHASES WORK FOR YOU, WITH A CASH BACK REWARDS CARD!**

- Earn up to 3% cash back on every purchase, every day when you shop at select community-based merchants as part of the Community Rewards Network®
- Earn unlimited 1% cash back on every purchase, every day
- \$0 Annual Fee – Keep your money in your wallet
- APR (For Purchases, Balance Transfers, and Cash Advances): 14.49%
- Cash Advance Fee: Either \$5 or 2% of the amount of each cash advance, whichever is greater
- Foreign Transaction Fee: Up to 1% of each transaction in US Dollars
- Peace of mind from fraud – The latest chip card technology for in-store purchases, 3D Secure 2.0 for your online transactions and zero fraud liability
- Leave your card at home – Apple Pay, Google Pay® and Samsung Pay ready
- What purchase? Use Redeem2Erase to erase your recent transactions off your statement and earn statement credit

\*contact your bank representative for a list of participating merchants

**VISA****Visa® Platinum Rewards Credit Card****TRAVEL, MERCHANDISE, GIFT CARDS, AND MORE - YOU NAME IT, YOU'VE GOT IT WITH THIS REWARDS CARD!**

- Earn up to 3X points on every purchase, every day when you shop at select community-based merchants as part of the Community Rewards Network®
- Earn unlimited 1X points on every purchase, every day
- \$0 Annual Fee – keep your money in your wallet
- APR (For Purchases, Balance Transfers, and Cash Advances): 12.99%
- Cash Advance Fee: Either \$5 or 2% of the amount of each cash advance, whichever is greater
- Foreign Transaction Fee: Up to 1% of each transaction in US Dollars
- Peace of mind from fraud – The latest chip card technology for in-store purchases, 3D Secure 2.0 for your online transactions and zero fraud liability
- Leave your card at home – Apple Pay, Google Pay® and Samsung Pay ready
- What purchase? Use Redeem2Erase to erase your recent transactions off your statement and earn statement credit

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**VISA****Visa® Platinum Credit Card****IF YOU'RE LOOKING FOR A NO FRILLS CARD WITH A LOW RATE, THIS ONE IS FOR YOU!**

- \$0 Annual Fee – Keep your money in your wallet
- APR (For Purchases, Balance Transfers, and Cash Advances): 10.99%
- Cash Advance Fee: Either \$5 or 2% of the amount of each cash advance, whichever is greater
- Foreign Transaction Fee: Up to 1% of each transaction in US Dollars
- Peace of mind from fraud – The latest chip card technology for in-store purchases, 3D Secure 2.0 for your online transactions and zero fraud liability
- Leave your card at home – Apple Pay, Google Pay® and Samsung Pay ready

**TERMS & CONDITIONS**

Credit cards are issued by Bankers' Bank pursuant to a license from Visa U.S.A. Inc. in association with Guardian Savings Bank.

Certain restrictions, limitations, and exclusions may apply. Please refer to the Credit Card Agreement or contact your community bank for further details.

For customer service, please call 1-800-423-7503 for 24-hour support. Should you require information regarding a specific product or service, please call during normal business hours, Monday through Friday 8:00am to 5:00pm CST. Written inquiries should be directed to Bankers' Bank BankCard Department, 7700 Mineral Point Rd, Madison WI, 53717.

You earn Rewards Credit for each purchase in the rewards programs. Credit is deducted for each dollar returned. Credits are not earned on cash advance or balance transfer transactions. Credits discontinue to be earned and may not be credited after the account is closed. Credits may not be earned if your account is in a delinquent status. Credits are posted and reported to you on each periodic statement. This program may be modified, suspended, or cancelled at any time without restriction or penalty.

**CCC**