

F&M Visa® Credit Card

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	As low as 7.99% to 15.99% when you open your account, based on your creditworthiness.
APR for Cash Advances	As low as 7.99% to 15.99% when you open your account, based on your creditworthiness.
Penalty APR and When it Applies	<p>22.99% This APR may be applied to your account if you:</p> <ol style="list-style-type: none"> 1. Make a late payment; 2. Are unable or unwilling to repay this debt; 3. Do any of the above on another account you have with us. <p>How Long Will the Penalty APR Apply? If your APR is increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments by the payment due date.</p>
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the 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.
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 Fee*	None for the Gold and Platinum Cards. \$12.00 for the Classic Card.
Transaction Fees <ul style="list-style-type: none"> • Cash Advance • Foreign Transaction 	<ul style="list-style-type: none"> • Either \$2 or 2% of the amount of each cash advance, whichever is greater. • 3% of each transaction in U.S. dollars.
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Return Payment 	<ul style="list-style-type: none"> • Up To \$10.00. • Up To \$25.00.

Other Fees: The F&M Cash Rewards Enrollment Fee is waived for the first year and **\$15** per year thereafter.

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including Purchases)."

See your Agreement and Disclosure Statement for more details.

*If your Account is closed for any reason during the year, we will not refund any part of the annual fee.

The information about the costs of the card described in this application is accurate as of October 2017. This information may have changed after that date. To find out what may have changed, call us toll-free at (866) 558-7687 or write to us at Farmers & Merchants Bank of Long Beach, P.O. Box 2087, Long Beach, CA 90801. Attention: Bankcard Department.