

Account Type	Rate	Variable Rate Information for Purchases, Cash Advances, and Balance Transfers	Annual Fee	Grace Period for Repayment of Balances	Method of Computing Balance	Transaction Fee for Purchases	Minimum Finance Charge
VISA Classic	12.9%	Your APR may vary. The rate is determined by an index equal to prime rate plus a margin of 9.65%	-\$0-	Purchases - 25 days	Average Daily Balance Method (including new purchases)	None	None
VISA Gold	9.9%	Your APR may vary. The rate is determined by an index equal to prime rate plus a margin of 6.65%	-\$0-	Cash Advances - None			

The "other" charges affecting each Heartland VISA account include: "Rush" card fee—\$20 each; Statement copies—\$5 each; Copies of sales drafts—\$5 each (originals are \$10 each); Returned NSF payments—\$30 each; Lost card replacement—\$10 each; and Late payment fee—\$20/month. The rates, terms, and fees described are as of 2/1/2010 and may have changed since that date. To find out what may have changed, call us at (651) 451-5160,(800) 813-9185 or write us at P.O. Box 64608, St. Paul, MN 55164.