

INTEREST RATE AND INTEREST CHARGES	
Annual Percentage Rate(APR) for Purchases	4.90% for 6 months, after that 12.90%
APR for Balance Transfers	4.90% for 6 months, after that 12.90%
APR for Cash Advances	4.90% for 6 months, after that 12.90%
Penalty APR and When It Applies	Same as Base APR How long will the Penalty APR Apply? Indefinitely
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge interest on new purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	None
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.FederalReserve.gov/CreditCard
FEES	
Annual Fees	None
Transaction Fees	
· Balance Transfer	None
· Cash Advance	\$10 (over the counter only)
· Foreign Transaction	None
Penalty Fees	
· Late Payment	5% of payment amount, up to \$35 maximum. Late fee will be \$25 if you have not been late in the previous six billing cycles; \$35 if you have been late within the previous six billing cycles.
· Over-the-Credit Limit	None
· Returned Payment	Up to \$25
· Check by Phone	\$10

How will we calculate your balance?: The average daily balance times the interest rate, divided by 365.

Billing Rights: If you think there is an error on your statement, you must contact us in writing at the address below within 60 days after the error appeared on the statement.

Contact us at: Clayton Bank and Trust 101 E. Main Street Henderson, TN 38340 (800) 894-4402.