

Tennessee State Bank
Elite Business Visa® Credit Card
Applicant's Copy-To be retained by Applicant

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) Purchases	11.50% This APR will vary with the market based on the Prime Rate
Annual Percentage Rate (APR) Balance Transfers	11.50% This APR will vary with the market based on the Prime Rate
APR for Cash Advances	18.50% (Non-Variable)
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 your 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
Transaction Fees	<ul style="list-style-type: none"> • Cash Advance <ul style="list-style-type: none"> • Either \$5 or 4% of the amount of each cash advance, whichever is greater (maximum fee: \$50). • Balance Transfer Fee <ul style="list-style-type: none"> • None • Foreign Transaction <ul style="list-style-type: none"> • 1% of each transaction in U.S. dollars. • ATM Fee <ul style="list-style-type: none"> • None
Penalty Fees	<ul style="list-style-type: none"> • Late Payment <ul style="list-style-type: none"> • \$30 • Returned Payment <ul style="list-style-type: none"> • Up to \$35

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases)”.

*Finance charges on cash advances and balance transfers are assessed from the day you take the cash advance or balance transfer until the day we receive payment in full, there is no grace period. Transactions for overdraft protection services are cash advances.

Card Replacement Fee: \$5—We may charge this fee for any replacement card ordered by the cardholder.

Documentation Copies: \$3/copy—We may charge this fee for each copy provided.

Expedited Delivery Fee: \$40—We may charge this fee if you request expedited delivery of new or replacement cards.

Stop Payment Fee: \$33—We may charge this fee if you request a stop payment on an automated recurring charge to your credit card account.

Charity Cards: You may elect at application to carry a charity card to show your support of select non-profit organizations for an annual contribution of \$10 per charity card issued on the account. This contribution will be charged to your credit card account at account opening and annually thereafter. One hundred percent (100%) of contributions collected are given to the designated charity. You may cancel this election at any time by calling Credit Card Services at (865) 429-2273. If cancelled, your card will be reissued with a standard design.

Disclosure Effective 01.01.2019. Information about the costs and the rates is accurate as of January 2019. This information may have changed after that date. You may contact us to find out what may have changed by directing inquiries to Tennessee State Bank, Attention Bank Card Services, P.O. Box 1260, Pigeon Forge, TN 37868-1260; or call us toll-free at (877) 908-4TSB (4872).

USA Patriot Act

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT, UPDATING AN ACCOUNT OR PERFORMING TRANSACTIONS

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 or updates an account or performs transactions.

What this means to you: When you open or update an account or perform a transaction, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents and retain copies of those documents.

When opening or updating an account, we may also ask other information of you required by current regulatory guidance such as if you perform money services business activities; if you may be related to any foreign political official; and what levels of different types of transactions you expect to perform in your account.