



Gold

COMMUNITY SHORES BANK

Personal Credit Card

NEW! Introducing



Earn \$1 Reward for Every \$1 Purchase*

- Earn Reward Points for everyday purchases
- Over 1,800 merchandise redemption items available
- Redeem points for travel, activity and attractions

Your friends. Your neighbors. Your bank.

*For more information visit www.scorecardrewards.com

VISA GOLD

INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases	8.40% Purchases This APR will vary with the market based on the Prime Rate as listed in the Wall Street Journal
APR for Balance Transfers and Cash Advance	14.40% Cash Advance This APR will vary with the market based on the Prime Rate as listed in the Wall Street Journal
Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction date.
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: www.consumerfinance.gov/learnmore
FEES	
Annual Fee	None
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer 2% of the Balance Transfer or a minimum of \$2.00 • Cash Advance 2% of the Balance Transfer or a minimum of \$2.00 • Foreign Transaction None
Penalty Fees	<ul style="list-style-type: none"> • Late Payment \$25 • Over the Credit Limit \$25 if you have opted in. None if you opt out. • Returned Payment \$25

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new purchases)." See your account agreement for more details.

The information about the Annual Percentage Rate costs of the card described in this application is accurate as of January 2016. This information may have changed after that date. To find out what may have changed, write us at: 1030 W. Norton, Muskegon, MI 49441 or go to www.communityshores.com.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

