## Interest Rates and Interest Charges

<table>
<thead>
<tr>
<th>Description</th>
<th>Rate Range</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Percentage Rate (APR) for Purchases</strong></td>
<td>17.24% - 25.24%</td>
<td>Based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</td>
</tr>
<tr>
<td><strong>APR for Balance Transfers</strong></td>
<td>17.24% - 25.24%</td>
<td>Based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</td>
</tr>
<tr>
<td><strong>APR for Cash Advances</strong></td>
<td>26.49%</td>
<td>This APR will vary with the market based on the Prime Rate.</td>
</tr>
</tbody>
</table>

## How to Avoid Paying Interest on Purchases

Your due date is at least 24 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 charge you interest on balances remaining from the previous billing cycle beginning the first day of the billing cycle.

## Minimum Interest Charge

If you are charged interest, the charge will be no less than $1.50.

## 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](http://www.consumerfinance.gov/learnmore).

## Fees

### Annual Fee

None

### Transaction Fees

- **Balance Transfer**: Either $10 or 3% of the amount of each balance transfer, whichever is greater
- **Cash Advance**: Either $10 or 5% of the amount of each cash advance, whichever is greater
- **International Transaction**: 3% of each transaction in U.S. dollars

### Penalty Fees

- **Late Payment**: Up to $38
- **Returned Payment**: Up to $38

Account Balances may be paid in full at any time.

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

**Loss of Introductory APR**: We may end your Introductory APR and apply the Purchase APR if you fail to make a minimum monthly payment within 60 days after the payment due date.

**Additional Account Disclosures**: Terms of the account, including APRs and fees, are subject to change in accordance with the terms of the State Farm Bank® Credit Card Agreement and Disclosure Statement ("Cardholder Agreement") and applicable laws.

The Prime Rate used to determine your APR (referenced in the table above) is the highest Prime Rate published in the "Money Rates" table in *The Wall Street Journal* on the Statement/Closing Date for that billing period.

**Other Fees Applicable to Your Account**: Convenience Check (Cash Advance Check) Transaction Fee – 5% of the U.S. dollar amount of the Convenience Check (minimum $10); Statement Reprint Fee – $5; Account Research Fee – $15 per hour ($10 minimum); Returned Check Fee – up to $38 (if we return a Convenience Check unpaid for any reason).

**Find Out About Changed Information**: The information about rates, fees and other costs disclosed in the accompanying account disclosure is accurate as of September, 2018. This information may have changed after that date. To find out what may have changed, write State Farm Bank, P.O. Box 84062, Columbus, GA 31908-4062 or call us toll free at 877-SF4-VISA (877-734-8472).
Important Information about Procedures for Opening a New Account

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 an account. What this means for you: When you open an account, 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.

Additional Agreements and Authorizations

By submitting this application, you are applying for a credit card account with State Farm Bank, F.S.B., Bloomington, IL. You acknowledge that you have reviewed all the information entered on the application and affirm that it is true and complete. To be eligible for this Account, you must be a student enrolled in a postsecondary educational institution. You must be at least 18 years of age and a U.S. citizen or permanent resident alien with a valid permanent home address within the 50 United States or the District of Columbia to be eligible for an account (additional limitations may apply if you are under age 21). By submitting this application, you authorize State Farm Bank to obtain your credit report from one or more credit reporting agencies, which will result in at least one inquiry on your credit report. We will consider your application for a State Farm® Visa® credit card. We will verify your credit status, income and other information. Based on this information, we determine the actual credit line on your account. You agree to allow approximately 30 days for your Balance Transfer request to be processed, the balance you are paying off to be paid and transferred to your State Farm Bank credit card account. Until you confirm that a Balance Transfer has been completed, you should continue to make all required payments on the account(s) you are paying off. State Farm Bank is neither responsible for any fees or interest charges incurred on an account prior to its balance transferring to your State Farm Bank credit card, nor for any remaining balance or additional charges in the event the payment amount you authorized does not satisfy an outstanding balance. If you wish to close another account after transferring the entire outstanding balance to your State Farm Bank credit card account, it is your responsibility to contact the other card issuer or creditor directly; we will not close your other accounts.

Balance Transfer Terms and Conditions

If you make a Balance Transfer to your State Farm Bank credit card account pursuant to this offer, the Annual Percentage Rate (APR) for Balance Transfers and Purchases provided in the table on the front apply. You agree to allow approximately 30 days for your Balance Transfer request to be processed, the balance you are paying off to be paid and transferred to your State Farm Bank credit card account. Until you confirm that a Balance Transfer has been completed, you should continue to make all required payments on the account(s) you are paying off. State Farm Bank is neither responsible for any fees or interest charges incurred on an account prior to its balance transferring to your State Farm Bank credit card, nor for any remaining balance or additional charges in the event the payment amount you authorized does not satisfy an outstanding balance. If you wish to close another account after transferring the entire outstanding balance to your State Farm Bank credit card account, it is your responsibility to contact the other card issuer or creditor directly; we will not close your other accounts.
Notice to Married Wisconsin Residents: No provision of any marital property agreement, unilateral statement, or court order applying to marital property will adversely affect State Farm Bank interests unless prior to the time credit is granted, State Farm Bank is furnished with a copy of the agreement, statement or court order, or State Farm Bank has actual notice of the provision.

Married Wisconsin residents must furnish the name and address of their spouse to:
State Farm Bank
P.O. Box 87
Deposit, NY 13754-0087

New York Residents: New York residents may contact the New York state department of financial services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. For information, contact the New York State Banking Department at 877-BANK-NYS (877-226-5697) or visit the Department’s website at http://www.dfs.ny.gov.

Notice to Ohio Residents: The Ohio law against discrimination requires that all creditors make credit available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administration complies with this law.

If married, applicant may apply for a separate account.

CREDIT REPORTING: State Farm Bank may report information about your account to credit bureaus, including negative information. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. You authorize State Farm Bank to obtain consumer reports about you until the balance is paid in full and the account is closed.

DISPUTING ACCOUNT INFORMATION REPORTED TO CREDIT BUREAUS: We furnish information about your account to credit bureaus. You have the right to dispute the accuracy of the information reported by writing to us at: State Farm Bank, F.S.B., ATTN: Credit Reporting, P.O. Box 2313, Bloomington, IL 61702-2313.