FINANCE CHARGE on the Account are the Business that we issue a Visa ® credit card (a "Card") to that person. In this Business Credit Card Agreement and Disclosure Statement (this "Agreement") and the Disclosure Statement, we mean State Farm Bank, F.S.B. ("Bank"). We make this Agreement whether or not the request were more than the respective credit limit, we may, at our discretion, refuse to honor a Check or Balance Transfer, we may advise the person who requested the Check or Balance Transfer that the Check or Balance Transfer was disapproved and inform the Bank of our decision. If we do, the person who requested the Check or Balance Transfer may request the Check or Balance Transfer in writing to the Bank and the Bank may honor the Check or Balance Transfer. If the person who requested the Check or Balance Transfer is the holder of the Check or the Cash Advance credit limit or any other credit sublimit we establish. We may change the credit limit or limits from time to time.

The Wall Street Journal as of the statement closing date for the billing period. If two or more ANNUAL PERCENTAGE RATES were calculated, and will continue to apply until new ANNUAL PERCENTAGE RATES are calculated.

The minimum daily periodic rate used to determine the annual percentage rate (APR) and the periodic rate used to calculate the rates of the FINANCE CHARGE on Cash Advances, Credit Card Transfers, and Balance Transfers is the Prime Rate plus 19.50%. With respect to all Purchases and Cash Advances, the minimum daily periodic rate used to calculate the rates of the FINANCE CHARGE is 12.99%. The minimum daily periodic rate used to calculate the rates of the FINANCE CHARGE is 12.99%. The minimum daily periodic rate used to calculate the rates of the FINANCE CHARGE is 12.99%. The minimum daily periodic rate used to calculate the rates of the FINANCE CHARGE is 12.99%. The minimum daily periodic rate used to calculate the rates of the FINANCE CHARGE is 12.99%.

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You have the right to dispute the accuracy of the information reported by a credit reporting agency. If you have 
questions, or if you disagree with any statement on the report, you must contact the agency that reported your 
credit information to request a correction. If you disagree with any statement on a consumer report that 
you provide us in connection with your account, you must provide us with documentation to support your 
claim of inaccuracy. You have the right to request a free copy of your credit report from each of the 
credit reporting agencies annually. You can get your free credit report by contacting the Application 
Processing Center at 1-877-322-8228 or visiting annualcreditreport.com.

If you think there is an error on your statement, write to us at: State Farm Bank, P.O. Box 2326, Bloomington, 
Illinois 61702-2326. If any notice on your statement is not correct, you must notify us of the inaccuracy. 
We will investigate the matter. If we determine you are correct, we will make the necessary corrections. 
If you disagree with any statement on your statement, you must provide us with documentation to support your 
claim of inaccuracy. If you disagree with any statement presented on your account, you may request a correction.