

| Rate & Fees Disclosure – Personal VISA | |
|---|---|
| Annual Percentage Rate for Purchases & Cash Advances | Classic: 13.92% Gold: 12.48% |
| Other APR's | Cash Advance APR: Classic: 13.92% Gold: 12.48% |
| Grace Period for Repayment of Balances for Purchases | 25 Days on Average |
| Method of Computing the Balance for Purchases | Average Daily Balance (including new purchases) |
| Annual Fees | None |
| Minimum Finance Charge | None |
| Late Payment Fee | None |
| Over-the-Credit-Limit Fee | None |
| Return Payment Fee | None |
| International Transaction Fee | A 1% International Transaction Fee will be assessed on all transactions where the merchant country differs from the country of the card issuer. |
| Transaction Fee for Cash Advances | None |
| <p>The information about costs of the card described in this application is accurate as of April 2006. The information may have changed after that date. To find out what may have changed, write us at:</p> <p style="margin-left: 40px;">Southside Bank 1201 S. Beckham Ave. P.O. Box 1079 Tyler, TX 75710-1079</p> | |