

**IMPORTANT CREDIT CARD DISCLOSURES.** The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card are accurate as of the effective date of October 31, 2019. You can call Us at (800) 652-2328 or write Us at 711 Beaver Creek Road, Piketon, OH 45661 to inquire if any changes have occurred since the effective date.

**Interest Rate and Interest Charges**

**Annual Percentage Rate (APR) For Purchases**

VISA Platinum: 10.75 %, 14.75 %, or 18.75 %, based on Your creditworthiness.

This APR will vary with the market based on the Prime Rate.

VISA Platinum Secured: 10.75 %, 14.75 %, or 18.75 %, based on Your creditworthiness.

This APR will vary with the market based on the Prime Rate.

VISA Platinum: n/a %, n/a %, or n/a % introductory APR for 6 months, based on Your creditworthiness.

After that, Your APR will be n/a %, n/a %, or n/a %, based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.

VISA Platinum Secured: n/a %, n/a %, or n/a % introductory APR for 6 months, based on Your creditworthiness.

After that, Your APR will be n/a %, n/a %, or n/a %, based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Annual Percentage Rate APR For Balance Transfers**

VISA Platinum: 12.75 %, 16.75 %, or 20.75 %, based on Your creditworthiness.

This APR will vary with the market based on the Prime Rate.

VISA Platinum Secured: 12.75 %, 16.75 %, or 20.75 %, based on Your creditworthiness.

This APR will vary with the market based on the Prime Rate.

VISA Platinum: n/a %, n/a %, or n/a % introductory APR for 6 months, based on Your creditworthiness.

After that, Your APR will be n/a %, n/a %, or n/a %, based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.

VISA Platinum Secured: n/a %, n/a %, or n/a % introductory APR for 6 months, based on Your creditworthiness.

After that, Your APR will be n/a %, n/a %, or n/a %, based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Annual Percentage Rate APR For Cash Advances**

VISA Platinum: 12.75 %, 16.75 %, or 20.75 %, based on Your creditworthiness.

This APR will vary with the market based on the Prime Rate.

VISA Platinum Secured: 12.75 %, 16.75 %, or 20.75 %, based on Your creditworthiness.

This APR will vary with the market based on the Prime Rate.

VISA Platinum: n/a %, n/a %, or n/a % introductory APR for 6 months, based on Your creditworthiness.

After that, Your APR will be n/a %, n/a %, or n/a %, based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.

VISA Platinum Secured: n/a %, n/a %, or n/a % introductory APR for 6 months, based on Your creditworthiness.

After that, Your APR will be n/a %, n/a %, or n/a %, based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Interest Rate and Interest Charges (continued)****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 purchases if You pay Your entire balance owed each month by the payment due date.

**Minimum Interest Charge**

If You are charged interest, the charge will be no less than \$0.50.

**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>.

**Fees****Transaction Fees**

- Foreign Transaction

1.00% of each foreign currency transaction in U.S. Dollars.  
1.00% of each U.S. Dollar transaction that occurs in a foreign country.

**Penalty Fees**

- Late Payment
- Returned Payment

Up to **\$25.00**  
Up to **\$25.00**

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