

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 December 11th 2025. 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	<p>VISA Platinum: <u>12.75 %</u>, <u>16.75 %</u>, or <u>20.75 %</u>, based on Your creditworthiness. <i>This APR will vary with the market based on the Prime Rate.</i></p> <p>VISA Platinum Secured: <u>20.75 %</u>. <i>This APR will vary with the market based on the Prime Rate.</i></p>
Annual Percentage Rate APR For Balance Transfers	<p>VISA Platinum: <u>14.75 %</u>, <u>18.75 %</u>, or <u>22.75 %</u>, based on Your creditworthiness. <i>This APR will vary with the market based on the Prime Rate.</i></p> <p>VISA Platinum Secured: <u>22.75 %</u>. <i>This APR will vary with the market based on the Prime Rate.</i></p>
Annual Percentage Rate APR For Cash Advances	<p>VISA Platinum: <u>14.75 %</u>, <u>18.75 %</u>, or <u>22.75 %</u>, based on Your creditworthiness. <i>This APR will vary with the market based on the Prime Rate.</i></p> <p>VISA Platinum Secured: <u>22.75 %</u>. <i>This APR will vary with the market based on the Prime Rate.</i></p>

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	<p>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.</p>

Fees

Transaction Fees	
<ul style="list-style-type: none"> Foreign Transaction 	<p>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.</p>
Penalty Fees	
<ul style="list-style-type: none"> Late Payment Returned Payment 	<p>Up to \$25.00 Up to \$25.00</p>

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