

## 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 **4/01/2017**. You can contact us toll free at 888-329-2472 or P.O. Box 292980 Kettering, OH 45429 to inquire if any changes occurred since the effective date.

<b>INTEREST RATES and INTEREST CHARGES:</b>		
	<b>Low Rate Visa Platinum</b>	<b>Visa Platinum Rewards</b>
<b>Annual Percentage Rate (APR) for Purchases &amp; Balance Transfers</b>	<b>7.00%, 8.00%, 10.00%, 13.00%, or 16.00% depending on your credit history.</b> This APR will vary with the market based on the Prime Rate*.	<b>9.99%, 10.49%, 11.99%, 14.99%, or 17.99% depending on your credit history.</b> This APR will vary with the market based on the Prime Rate*.
<b>APR for Cash Advances</b>	<b>19.90%</b> This APR will vary with the market based on the Prime Rate*.	<b>19.90%</b> This APR will vary with the market based on the Prime Rate*.
<b>Paying Interest</b>	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases and balance transfers if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances on the transaction date.	
<b>Minimum Interest Charge</b>	None	
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .	

<b>FEES:</b>	
<b>Fees to Open or Maintain your Account</b> - Annual Fee: - Application Fee:	None None
<b>Transaction Fees</b> - Balance Transfer: - Cash Advance: - Foreign Transaction:	None <b>3%</b> of the amount of each cash advance or a minimum of \$5.00. <b>3%</b> of each transaction in U.S. dollars if the transaction involves a currency conversion <b>3%</b> of each transaction in U.S. dollars if the transaction does not involve a currency conversion
<b>Penalty Fees</b> - Late Payment: - Over-the-Credit Limit: - Returned Payment:	Up to <b>\$25.00</b> if your payment is late 10 days or more None Up to <b>\$25.00</b> if your payment is returned for any reason

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