

IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of the effective date of September 1, 2015. You can call Us at (513) 559-1234 or write Us at 7221 Montgomery Road, Cincinnati, Ohio 45236 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

Annual Percentage Rate (APR) For Purchases	VISA Classic: 11.90%, 13.90% or 15.90% depending on Your creditworthiness Secured VISA Classic: 11.90%, 13.90% or 15.90% depending on Your creditworthiness
APR For Balance Transfers	VISA Classic: 11.90%, 13.90% or 15.90% depending on Your creditworthiness Secured VISA Classic: 11.90%, 13.90% or 15.90% depending on Your creditworthiness
APR For Cash Advances	VISA Classic: 11.90%, 13.90% or 15.90% depending on Your creditworthiness Secured VISA Classic: 11.90%, 13.90% or 15.90% depending on Your creditworthiness
Penalty APR And When it Applies	Up to 15.90% depending on Your creditworthiness This APR may be applied if: 1) You no longer maintain all four (4) services that qualify You for the Diamond Club program (savings account, checking account, debit card, and credit card). How Long Will The Penalty APR Apply? If Your APR is increased for this reason, the Penalty APR applied to transactions that occur after the increase may be applied indefinitely. For transactions that occurred prior to the effective date of the increase, the increase will also apply indefinitely.
How to Avoid Paying Interest On Purchases	We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date.
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 <ul style="list-style-type: none"> • Cash Advance 	\$2.00
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment 	Up to \$25.00 Up to \$20.00

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