

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 January 1, 2019. You can call Us at (888) 224-3108 or write Us at 365 South 4th Street, Columbus, OH 43215 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

<p>Annual Percentage Rate (APR) For Purchases</p>	<p>MasterCard Platinum: 9.20% - 18.00% when You open Your Account, depending on Your creditworthiness. After that, Your APR will vary with the market based on the Prime Rate.</p> <p>MasterCard Platinum Rewards: 10.20% - 18.00% when You open Your Account, depending on Your creditworthiness. After that, Your APR will vary with the market based on the Prime Rate.</p> <p>MasterCard Platinum Preferred: 12.20% - 18.00% when You open Your Account, depending on Your creditworthiness. After that, Your APR will vary with the market based on the Prime Rate.</p> <p>Mastercard Business Platinum Rewards: 12.00% This APR will vary with the market based on the Prime Rate.</p>
<p>APR For Balance Transfers</p>	<p>MasterCard Platinum: 9.20% - 18.00% when You open Your Account, depending on Your creditworthiness. After that, Your APR will vary with the market based on the Prime Rate.</p> <p>MasterCard Platinum Rewards: 10.20% - 18.00% when You open Your Account, depending on Your creditworthiness. After that, Your APR will vary with the market based on the Prime Rate.</p> <p>MasterCard Platinum Preferred: 12.20% - 18.00% when You open Your Account, depending on Your creditworthiness. After that, Your APR will vary with the market based on the Prime Rate.</p> <p>Mastercard Business Platinum Rewards: 12.00% This APR will vary with the market based on the Prime Rate.</p>
<p>APR For Cash Advances</p>	<p>MasterCard Platinum: 9.20% - 18.00% when You open Your Account, depending on Your creditworthiness. After that, Your APR will vary with the market based on the Prime Rate.</p> <p>MasterCard Platinum Rewards: 10.20% - 18.00% when You open Your Account, depending on Your creditworthiness. After that, Your APR will vary with the market based on the Prime Rate.</p> <p>MasterCard Platinum Preferred: 12.20% - 18.00% when You open Your Account, depending on Your creditworthiness. After that, Your APR will vary with the market based on the Prime Rate.</p> <p>Mastercard Business Platinum Rewards: 12.00% This APR will vary with the market based on the Prime Rate.</p>
<p>Penalty APR and When It Applies</p>	<p>18.00% This APR may be applied if: 1) You make a late payment</p> <p>How Long Will The Penalty APR Apply? If Your APRs are 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 apply indefinitely unless 6 consecutive payments are received on or before the due date during the six-month period following such increase.</p>

FOR MORE IMPORTANT INFORMATION refer to page 2

Interest Rate and Interest Charges (continued)

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">Foreign Transaction	1.00% of each foreign currency transaction in U.S. Dollars. 0.80% of each U.S. Dollar transaction that occurs in a foreign country.
Penalty Fees <ul style="list-style-type: none">Late PaymentReturned Payment	Up to \$25.00 Up to \$35.00

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

FOR MORE IMPORTANT INFORMATION refer to page 1