

**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 November 1, 2018. 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

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

MasterCard Platinum: **2.99%** Introductory APR for 6 months.

After that Your APR will be **8.95% - 18.00%** depending on Your creditworthiness at the time Your Account is established. After that, Your APR will vary with the market based on the Prime Rate.

MasterCard Platinum Rewards: **2.99%** Introductory APR for 6 months.

After that Your APR will be **9.95% - 18.00%** depending on Your creditworthiness at the time Your Account is established. After that, Your APR will vary with the market based on the Prime Rate.

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

MasterCard Platinum Preferred: **11.95% - 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.

Mastercard Business Platinum Rewards: **11.75%**

These APRs will vary with the market based on the Prime Rate.

#### APR For Balance Transfers

MasterCard Platinum: **8.95% - 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.

MasterCard Platinum Rewards: **9.95% - 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.

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

MasterCard Platinum Preferred: **11.95% - 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.

Mastercard Business Platinum Rewards: **11.75%**

These APRs will vary with the market based on the Prime Rate.

#### APR For Cash Advances

MasterCard Platinum: **8.95% - 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.

MasterCard Platinum Rewards: **9.95% - 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.

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

MasterCard Platinum Preferred: **11.95% - 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.

Mastercard Business Platinum Rewards: **11.75%**

These APRs will vary with the market based on the Prime Rate.

**FOR MORE IMPORTANT INFORMATION refer to page 2**

**Interest Rate and Interest Charges (continued)**

<b>Penalty APR And When It Applies</b>	<b>18.00%</b> This APR may be applied if: 1) You make a late payment  <b>How Long Will The Penalty APR Apply?</b> 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.
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<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>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Foreign Transaction</li> </ul>	<b>1.00%</b> of each foreign currency transaction in U.S. Dollars. <b>0.80%</b> of each U.S. Dollar transaction that occurs in a foreign country.
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	Up to <b>\$25.00</b> Up to <b>\$35.00</b>

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

**Loss of Introductory APR:** We may end Your Introductory APR and apply the penalty APR if You make a late payment.

**FOR MORE IMPORTANT INFORMATION refer to page 1**