

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 _____. You can call Us at (614) 707-4000 or write Us at 6165 Emerald Parkway, Dublin, OH 43016 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 and VISA Platinum Secured: <u>9.90</u> % - <u>17.90</u> % when You open Your Account, based on Your creditworthiness.</p> <p>VISA With Rewards and VISA With Rewards Secured: <u>13.49</u> % - <u>18.00</u> % when You open Your Account, based on Your creditworthiness. After that, Your APR will vary with the market based on the Prime Rate.</p> |
| Annual Percentage Rate (APR) For Balance Transfers | <p>VISA Platinum and VISA Platinum Secured: <u>9.90</u> % - <u>17.90</u> % when You open Your Account, based on Your creditworthiness.</p> <p>VISA With Rewards and VISA With Rewards Secured: <u>0.00</u> % Introductory APR for 6 months from the date of the first transfer when transfers are completed within 30 days from date of Account opening. After that, Your APR will be <u>13.49</u> % - <u>18.00</u> % based on Your creditworthiness when You open Your Account. This APR will vary with the market based on the Prime Rate.</p> |
| Annual Percentage Rate (APR) For Cash Advances | <p>VISA Platinum and VISA Platinum Secured: <u>9.90</u> % - <u>17.90</u> % when You open Your Account, based on Your creditworthiness.</p> <p>VISA With Rewards and VISA With Rewards Secured: <u>13.49</u> % - <u>18.00</u> % when You open Your Account, based on Your creditworthiness. After that, Your APR will vary with the market based on the Prime Rate.</p> |
| 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 | |
| Annual Fees | For VISA With Rewards and VISA With Rewards Secured, \$49.00 |
| 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 foreign country.</p> |
| Penalty Fees | |
| <ul style="list-style-type: none"> Returned Payment Late 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)."