



4801 Kennedy Avenue  
Cincinnati, OH 45209  
(513) 333-3800

**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 \_\_\_\_\_. You can call Us at (513) 333-3800 or write Us at 4801 Kennedy Avenue, Cincinnati, OH 45209 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) For Purchase	<p>Mastercard World: _____% - _____% based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Secured Mastercard World: _____% - _____% based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Mastercard Platinum: _____% - _____% based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Secured Mastercard Platinum: _____% - _____% based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR For Balance Transfers	<p>Mastercard World: _____% - _____% based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Secured Mastercard World: _____% - _____% based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Mastercard Platinum: _____% - _____% based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Secured Mastercard Platinum: _____% - _____% based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR For Cash Advances	<p>Mastercard World: _____% - _____% based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Secured Mastercard World: _____% - _____% based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Mastercard Platinum: _____% - _____% based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Secured Mastercard Platinum: _____% - _____% based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
Penalty APR And When it Applies	<p><b>18.00%</b></p> <p>This APR may be applied if:</p> <p>1) You make a late payment.</p> <p><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.</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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
Minimum Interest Charge	If You are charged interest, the charge will be no less than \$0.50.
Fees	
Annual Fee	Up to <b>\$25.00</b>
Transaction Fees	<ul style="list-style-type: none"><li>Cash Advance</li><li>Foreign Transaction</li></ul> <p>For Mastercard, <b>3.00%</b> of each advance (<b>\$10.00</b> minimum). <b>1.00%</b> of each foreign currency transaction in U.S. Dollars. <b>1.00%</b> of each U.S. Dollar transaction that occurs in a foreign country.</p>

**Fees (Continued)**

<b>Penalty Fees</b>	
<ul style="list-style-type: none"><li>Over-The-Credit-Limit</li></ul>	Up to <b>\$33.00</b>
<ul style="list-style-type: none"><li>Late Payment</li></ul>	Up to <b>\$33.00</b>
<ul style="list-style-type: none"><li>Returned Payment</li></ul>	Up to <b>\$33.00</b>

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