

Important Credit Card Disclosures. The following disclosure represents important details concerning Your Credit Card. The information in this disclosure about the costs of the Card are accurate as of the effective date of 07/01/2022. To inquire if any changes have occurred since the effective date, please call us at 1-800-260-5813 or write us at 8580 Virginia St, Merrillville, IN 46410.

Interest Rates and Interest Changes	
Annual Percentage Rate (APR) for Purchases	0.00% Introductory APR for 6 months from open date. VISA Platinum: 12.25%, 15.25% or 18.25% based on Your credit worthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0.00% Introductory APR for 6 months from open date. VISA Platinum: 12.25%, 15.25% or 18.25% based on Your credit worthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	0.00% Introductory APR for 6 months from open date. VISA Platinum: 12.25%, 15.25% or 18.25% based on Your credit worthiness. This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	You have at least 25 days after the close of each statement period to pay your balance in full without being charged interest. There is no grace period for cash advances.
Minimum Interest Charge	None
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	
Maintenance and Set-up Fees	NOTICE: Some of these set-up and maintenance fees may be assessed before you begin using your card and will reduce the amount of credit you initially have available.
Annual Fee	None
Additional Card Fee	None
Transaction Fees	
Balance Transfer Fee	None
Cash Advance Fee	None
Foreign Transaction Fee	Up to 1% of each transaction in U.S. dollars.
Penalty Fees	
Late Payment Fee	Up to \$25.00 assessed ten (10) days after due date.
Returned Payment Fee	Up to \$20

The minimum monthly payment is 2% of your total new balance but not less than \$30 plus the amount of any unpaid prior payments due. Purchases are limited to \$5,000 per day. Payments of \$10,000 or greater may not be part of your available credit for three (3) business days. Your payment is due the 22nd of every month.

How We Will Calculate Your Variable Rate: Your variable rates may change when Prime Rate changes. It is determined by adding, A) 6%, B) 9%, or C) 12% to the highest U.S. Prime Rate published in The Wall Street Journal “Money Rates” table on the 15th business day of the month. The rate is adjusted in January and July and is effective on the first day of the billing cycle.

How We Will Calculate Your Balance: We use a method called “average daily balance (including current transactions).” See Credit Card Agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.