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 1/1/2026. You can call Us at (800) 367-7485 or write Us at 5665 North Hamilton Road, Columbus, Ohio 43230 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) For Purchases	Cash Back Rewards MasterCard: **16.49** % - **23.49** % based on Your creditworthiness. This APR will vary with the market based on the Prime Rate. Platinum MasterCard: **11.49** % - **18.49** % based on Your creditworthiness. This APR will vary with the market based on the Prime Rate. Secured Platinum MasterCard: **11.49** % - **18.49** % based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) for Balance Transfers	Cash Back Rewards MasterCard: **0.00** % introductory APR for 12 months. After that, Your APR will be **16.49** % - **23.49** % based on Your creditworthiness. This APR will vary with the market based on the Prime Rate. Platinum MasterCard: **11.49** % - **18.49** % based on Your creditworthiness. This APR will vary with the market based on the Prime Rate. Secured Platinum MasterCard: **11.49** % - **18.49** % based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) for Cash Advances	Cash Back Rewards MasterCard: **21.99** % - **21.99** % based on Your creditworthiness. Platinum MasterCard: **11.49** % - **18.49** % based on Your creditworthiness. This APR will vary with the market based on the Prime Rate. Secured Platinum MasterCard: **11.49** % - **18.49** % based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.
Penalty APR And When it Applies	**24.99%** This APR may be applied if: 1) You make a late payment. **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.
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 the 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 • Balance Transfer • Cash Advance • Foreign Transaction	 For Cash Back Rewards MasterCard, up to **3.00%** of each transfer (**$5.00** minimum) **2.00%** of each advance (**$10.00** minimum) **1.00%** of each foreign currency transaction in U.S. Dollars. **1.00%** of each U.S. Dollar transaction that occurs in a foreign country.
Penalty Fees • Returned Check Charge • Late Charge	 Up to **$32.00** Up to **$27.00**

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

Loss of Introductory Rate: We may end Your introductory rate and apply the Penalty APR if You make a late payment.

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