

Dollar Bank Business Preferred Visa® Credit Card Application  
Variable Rate Line of Credit – Disclosure Statement

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0.00%</b> APR Introductory Rate for the first 6 months.  After that, your APR will be <b>9.24%</b> . This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>0.00%</b> APR Introductory Rate for the first 6 months.  After that, your APR will be <b>9.24%</b> . This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>12.24%</b> This APR will vary with the market based on the Prime Rate.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
<b>Minimum Finance Charge</b>	If you are charged interest, the charge will be no less than \$0.50.
<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>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
- Balance Transfer	<b>None</b> for the first 6 months. Then <b>\$5.00</b> or <b>3%</b> of the transfer, whichever is greater. No maximum balance transfer fee.
- Cash Advance	Either <b>\$5.00</b> or <b>3%</b> of the cash advance, whichever is greater.
- Foreign Transaction	<b>3%</b> of the \$US value of each transaction. \$0.50 minimum.
<b>Penalty Fees</b>	
- Late Payment	<b>\$35.00</b>
- Overlimit	<b>\$35.00</b>
- Returned Payment	<b>\$35.00</b>

Information is current as of March 17, 2015 and may change thereafter. For details call 1-800-447-2823.

**How We Will Calculate Your Balance:** We use a method called "average daily balance" (including new purchases). See the account agreement for more details.

**Loss of Introductory APR:** We may end your introductory APR if your payment is more than 30 days past due. Your regular rate will then apply.

**Your APR may Vary:** The rate for purchases and balance transfers is calculated by adding 5.99% to the Prime Rate. The rate for cash advances is calculated by adding 8.99% to the Prime Rate. The Prime Rate is defined as the highest Prime Rate published in the Wall Street Journal on the 10<sup>th</sup> day of the calendar month prior to your billing cycle.

**Cash Back Rebate Terms and Conditions  
(For Rebate Cards Only)**

Rebates are calculated as 1.25% of net monthly purchases (total purchases less credit and returns), which will be displayed on Periodic Billing Statements as "Cash Back Rebate." There is no annual maximum rebate.

Open accounts that are not in default under this Agreement or otherwise restricted will accumulate rebates; however the Cash Back Rebate Amount must be at least \$50.00 before distribution will be made. The account holder is responsible to contact Dollar Bank and request a distribution of the rebate. A request for a rebate distribution can be made by calling 1-800-447-2823. Distributions will be based on the rebate balance on the most recent periodic statement.

Accounts that are in default or otherwise restricted are not eligible for distributions. If an account is closed for any reason, all accumulated Cash Back Rebates for that account will be forfeited. The account holder is responsible for any taxes on Cash Back Rebates. Dollar Bank reserves the right to cancel or otherwise change the terms applicable to the Cash Back Rebate program at any time with 30 days prior written notice.