

# Valued Customer Visa® Credit Card

## Value...

- Earn a 1.25% cash back rebate on card purchases
- 0% APR 6-month introductory rate on purchases and balance transfers then a low regular rate of Prime + 8.99% APR
- No annual fee
- 25-day grace period on purchases and 3-day fee waiver for late payments



**Get a 1.25% Cash Back Rebate!**

## Convenience...

- Fast and easy application by mail, phone or online
- Ability to view and pay your Visa account online with free Dollar Bank Online Banking
- Visa checks to make purchases on your account where credit cards are not accepted and for balance transfers from other high interest credit cards

## Peace of mind...

- Auto rental collision damage waiver
- Emergency card replacement and cash disbursement
- Lost/stolen card reporting
- Zero fraud liability
- 24/7 Visa assistance center toll-free at 1-800-Visa-911
- Optional Credit Life Insurance protects your family from the responsibility of up to \$100,000 in credit card debt.\*
- Access to your account information 24/7 by calling 1-800-345-3655.

[Apply Now](#)

To request an application or apply over the phone, call 1-800-447-2823.

Please read the Dollar Bank Valued Customer Variable Rate Visa Credit Card disclosure information below.

### Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases

0.00% APR Introductory Rate for the first 6 months.

After that, your APR will be **12.24%**  
This APR will vary with the market based on the Prime Rate.

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**Need Help?**

Chat now with a Dollar Bank Representative



**Apply Now**

Already know what you are looking for? This application process should only take you about 8 minutes to complete.

[Continue](#)

**Contact Us Today:  
1-800-828-5527**

Dollar Bank representatives are available Monday through Friday from 8:00 AM to 8:00 PM and Saturday from 9:00 AM to 3:00 PM

**Access Your Account:**

[Online Banking Login](#)

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|--|---|
| APR for Balance Transfers  | <p><b>0.00%</b> APR Introductory Rate for the first 6 months.</p> <p>After that, your APR will be <b>12.24%</b><br/>This APR will vary with the market based on the Prime Rate.</p>   |
| APR for Cash Advances  | <p><b>14.24%</b><br/>This APR will vary with the market based on the Prime Rate.</p>  |
| How to Avoid Paying Interest on Purchases                          | <p>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.</p>   |
| Minimum Finance Charge   | <p>If you are charged interest, the charge will be no less than \$0.50.</p>   |
| For Credit Card Tips from the Consumer Financial Protection Bureau | <p><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</b><br/> <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a></p> |

## Fees

|   |  |
|---|--|
| Annual Fee  | None   |
| <b>Transaction Fees</b> <ul style="list-style-type: none"> <li>- Balance Transfer</li> <li>- Cash Advance</li> <li>- Foreign Transaction</li> </ul> | <p>Either <b>\$5.00</b> or <b>1%</b> of the amount of the transfer, whichever is greater, for the first six months. Then <b>\$5.00</b> or <b>3%</b> of the transfer, whichever is greater. Maximum fee is <b>\$150.00</b>.</p> <hr/> <p>Either <b>\$5.00</b> or <b>3%</b> of the cash advance, whichever is greater.</p> <hr/> <p><b>3%</b> of the \$US value of each transaction.<br/>\$0.50 minimum.</p> |
| <b>Penalty Fees</b> <ul style="list-style-type: none"> <li>- Late Payment</li> <li>- Returned Payment</li> </ul>                                    | <p><b>Up to \$35.00</b></p><br><p><b>Up to \$35.00</b></p>   |

Information is current as of November 13, 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 your 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.

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

Your APR may vary. The rate for purchases and balance transfers is determined by adding 8.99% to the Prime Rate. The rate for cash advances is determined by adding 10.99% to the Prime Rate. The Prime Rate is defined as the highest Prime Rate published in the Wall Street Journal on the 10th day of the calendar month prior to your billing cycle.

### **Cash Back Rebate Terms and Conditions**

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."

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 \$10.00 before a distribution will be made.

The rebate will be distributed semi-annually in January and July and will be based on the Periodic Statements in December and June. Accounts with rebate amounts of less than \$10.00 or that are in default or otherwise restricted are not eligible for distributions. If an account is not eligible for a distribution for any reason in one distribution period, the accumulated rebates will carry over to the next period. 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.

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\* Must be under age 66 to purchase Credit Life Insurance.