

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>9.00%</b> Visa Gold <sup>a</sup> or <b>10.00%</b> Visa Classic <sup>b</sup> when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Federal Reserve Discount rate.
<b>APR for Cash Advances</b>	<b>9.00%</b> Visa Gold <sup>a</sup> or <b>10.00%</b> Visa Classic <sup>b</sup> when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Federal Reserve Discount 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 interest on purchases if you pay your entire balance by the due date each month.
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a>

Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	<b>None</b>
<ul style="list-style-type: none"> <li>Cash Advance</li> <li>Foreign Transaction</li> <li>Replacement Card Fee</li> <li>Rush Card Fee</li> <li>Statement Request Fee</li> </ul>	<b>1%</b> on all transactions involving a currency conversion and <b>.8%</b> on transactions with no currency conversion. \$10.00 \$100.00 \$2.00
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>Late Payment</li> <li>Over-the-Credit Limit</li> <li>Returned Payment</li> </ul>	<b>\$27.00</b> <b>None</b> <b>\$27.00</b>

This information is accurate as of 06/01/16 and may have changed after that date. To find out what may have changed, call us at 1-800-589-8850 or write us at 3721 Oberlin Avenue, Lorain, OH 44053.

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

**Federal Reserve Discount Rate:**

<sup>a</sup>We add 6% to the Federal Reserve Discount Rate to determine the Purchase/Cash Advance APR with a floor of 9%.

<sup>b</sup>We add 8% to the Federal Reserve Discount Rate to determine the Purchase/Cash Advance APR with a floor of 10%.

**Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with the law.

**IMPORTANT INFORMATION ABOUT OPENING A NEW ACCOUNT**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address (P.O. Boxes are not allowed under Federal law), date of birth and other information (including your Social Security or Tax Payer Identification Number) that allows us to identify you. We may ask to see your driver’s license or other identifying documents when appropriate.