

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

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 9.24% . This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0.00% APR Introductory Rate for the first 6 months. After that, your APR will be 9.24% . This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	12.24% This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases or balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
Minimum Finance Charge	If you are charged interest, the charge will be no less than \$0.50.
For credit card tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Annual Fee	None
Transaction Fees	
- Balance Transfer	None for the first 6 months. Then \$5.00 or 3% of the transfer, whichever is greater. No maximum balance transfer fee.
- Cash Advance	Either \$5.00 or 3% of the cash advance, whichever is greater.
- Foreign Transaction	3% of the \$US value of each transaction. \$0.50 minimum.
Penalty Fees	
- Late Payment	\$35.00
- Overlimit	\$35.00
- Returned Payment	\$35.00

Information is current as of [Today's Date] 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 10th day of the calendar month prior to your billing cycle.