



## Dollar Bank Business Preferred Visa® Credit Card Rate and Rebate Information

| Visa At A Glance <sup>1</sup>                                  | Dollar Bank Business Preferred Variable Rate Visa® Credit Card   |
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| <b>Annual Percentage Rate Information</b>                      | <b>0% APR</b> introductory rate on purchases and balance transfers for the first 6 months from the day the card is opened. Thereafter, your APR may vary. The rate for purchases and balance transfers is determined by adding 5.99% to the Prime Rate. The rate for cash advances is determined by adding 8.99% to the Prime Rate. Default may result in higher rate. See explanation below. <sup>2</sup><br>For business use only. |
| <b>Grace Period for Repayment of the Balance for Purchases</b> | 25 Days  |
| <b>Method of Computing the Balance for Purchases</b>           | Average daily balance (including new purchases)  |
| <b>Annual Fee</b>  | None   |
| <b>Minimum Finance Charge on Purchases</b>                     | 50¢ whenever a finance charge is imposed   |
| <b>Transaction Fee for Cash Advances</b>                       | 3% of the advance or \$5, whichever is greater. No maximum cash advance fee.   |
| <b>Transaction Fee For Balance Transfers</b>                   | None for the first six months. Thereafter, 3% of advances or \$5, whichever is greater. No maximum balance transfer fee.   |

<sup>1</sup>Information is subject to change. For details, call 1-800-447-2823.

<sup>2</sup>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 (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 a 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.