

INTEREST RATE AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	11.99% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	11.99% This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 27 days after close of each billing cycle. We will not charge you interest on purchases if you pay entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	If you are charged periodic interest, the charge will be no less than \$0.
For Credit Card Tips from the Consumer Financial Protection Bureau	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 http://www.consumerfinance.gov/learnmore
FEES	
Annual Fees	0.00
Transaction Fees	
• Balance Transfer	None
• Cash Advance	None
• Foreign Fees	None
Penalty Fees	
• Late Payment	Up to \$35.00
• Returned Payment	Up to \$35.00
• Over Limit Fee	Up to \$35.00

How We Will Calculate Your Balance: We use a method called "average daily balance". See your First Financial Bank - Card Regulations for further information regarding how we calculate your balance.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your First Financial Bank - Card Regulations.

Minimum Payment: The sum of (1) any amount over your Credit Line and (2) the greater of **\$10.00** or **2%** of your Account balance.

Prime Rate: Variable APRs are based on the **3.25%** Prime Rate as of October 1, 2020.

Purchase APR: For Purchase transactions, we add a Margin of **8.74%** to the Prime Rate of 3.25. The Purchase APR may increase or decrease each month if the Prime Rate changes, but will not exceed the maximum rate of **25.00%**. The Monthly periodic rate of FINANCE CHARGES will be no less than **0.00%** and no greater than **2.08333%**.

Cash Advance APR: For Cash transactions, we add a Margin of **8.74%** to the Prime Rate of 3.25. The Cash APR may increase or decrease each month if the Prime Rate changes, but will not exceed the maximum rate of **25.00%**. The Monthly periodic rate of FINANCE CHARGES will be no less than **0.00%** and no greater than **2.08333%**.

Military Lending APR: Effective October 1, 2017, Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

