



## Disclosure Statement

Information about the cost of the card described in this application is accurate as of October 25, 2023. This information may change after that date. To find out what may have changed, call us at 1-888-236-8437 or write Centier Bank, 600 East 84th Avenue, Merrillville, Indiana 46410.

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>11.49%</b> introductory APR for twelve months. This APR will vary with the market based on the Prime Rate.<sup>a</sup></p> <p>After that, your APR will be <b>20.49%</b>. This APR will vary with the market based on the Prime Rate.<sup>b</sup></p>
<b>APR for Cash Advances</b>	<p><b>11.49%</b> introductory APR for twelve months. This APR will vary with the market based on the Prime Rate.<sup>a</sup></p> <p>After that, your APR will be <b>20.49%</b>. This APR will vary with the market based on the Prime Rate.<sup>b</sup></p>
<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 any interest on purchases if you pay your entire balance by the due date each month.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<p>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 <a href="http://www.consumerfinance.gov/learnmore/">http://www.consumerfinance.gov/learnmore/</a>.</p>

Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees:</b>	
<ul style="list-style-type: none"> <li>• Cash Advances</li> </ul>	<b>2%</b> of the amount of each cash advance.
<ul style="list-style-type: none"> <li>• Foreign Transactions</li> </ul>	<b>2%</b> of each transaction in U.S. dollars.
<b>Penalty Fees:</b>	
<ul style="list-style-type: none"> <li>• Late Payment</li> </ul>	<b>None</b>
<ul style="list-style-type: none"> <li>• Returned Payment</li> </ul>	<b>None</b>

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

**Prime Rate:** The APR will vary based on changes in the Prime Rate. As of October 25, 2023, the Prime Rate was 8.50%.

<sup>a</sup> We add a 2.99% Margin to the Prime Rate to determine the introductory APR for Purchases and Cash Advances. The maximum APR is 24.996%.

<sup>b</sup> We add a 11.99% Margin to the Prime Rate to determine the APR for Purchases and Cash Advances. The maximum APR is 24.996%.



**MILITARY LENDING ACT NOTICE:** 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). To receive this information and a description of your payment obligation verbally, please call 1-888-236-8437.

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