

Get the  
**Timeline**<sup>®</sup>  
Credit Card  
with a 12-month  
introductory rate!\*

Dollar Bank  
Irene Berlovan  
440-331-9453  
Promo Code:  
1004-1826


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Questions?

**Dollar Bank**<sup>®</sup>

Since 1855

dollar.bank

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\*See reverse for more information.

## Dollar Bank Timeline® Credit Card - Variable Rate

### Interest Rates and Interest Charges

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0.00%</b> APR introductory rate for the first 12 months. After that, your APR will be <b>15.74%</b> . This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>0.00%</b> APR introductory rate for the first 12 months. After that, your APR will be <b>15.74%</b> . This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>17.74%</b> . This APR will vary with the market based on the Prime 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 any interest on purchases if you pay your entire balance by the due date each month.
<b>Minimum Finance Charge</b>	If you are charged interest, the charge will be no less than <b>\$0.50</b> .
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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="https://www.consumerfinance.gov/learnmore">https://www.consumerfinance.gov/learnmore</a> .

### Fees

<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
• Balance Transfer	Either <b>\$5.00</b> or <b>1%</b> of the amount of the transfer, whichever is greater, for the first 12 months. Then <b>\$5.00</b> or <b>3%</b> of the transfer, whichever is greater. <b>Maximum fee is \$150.00.</b>
• Cash Advance	Either <b>\$5.00</b> or <b>3%</b> of the cash advance, whichever is greater.
• Foreign Transaction	<b>3%</b> of the \$US value of each transaction. <b>\$0.50</b> minimum.
<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$35.00</b>
• Returned Payment	Up to <b>\$35.00</b>

Information is current as of December 1, 2019 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 your 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.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.