## Irene J Berlovan

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## Dollar Bank

## The Way To Borrow Smart.®

For over 155 years, Dollar Bank has been helping it's customers choose the right loan for their needs. They can do the same for Ohio Garage Interiors clients as well. Contact Irene today at 440-331-9453.



## Dollar Bank Timeline, Credit Card - Variable Rate **Interest Rates and Interest Charges** 0.00% APR introductory rate for the **Annual Percentage Rate** first 12 months. (APR) for Purchases After that, your APR will be 19.49%. This APR will vary with the market based on the Prime Rate **APR for Balance** 0.00% APR introductory rate for the first 12 months. **Transfers** After that, your APR will be 19.49%. This APR will vary with the market based on the Prime Rate 21.49%. This APR will vary with the **APR for Cash Advances** How to Avoid Your due date is at least 25 days after the close of each billing cycle. We will **Paying Interest** not charge you any interest on purchases if you pay your entire balance by the due on Purchases date each month. If you are charged interest, the charge will be no less than **\$0.50**. Minimum Finance Charge For Credit Card Tips To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer from the Consumer **Financial Protection** Financial Protection Bureau at: Bureau https://www.consumerfinance.gov/ **Fees Annual Fee** None **Transaction Fees** Balance Transfer Either \$5.00 or 1% of the amount of the transfer, whichever is greater, for the first 12 months. Then \$5.00 or 3% of the transfer, whichever is greater. Maximum fee is \$150.00. Either \$5.00 or 3% of the cash advance, Cash Advance whichever is greater Foreign Transaction 3% of the \$US value of each transaction. \$0.50 minimum. **Penalty Fees** · Late Payment Up to \$35.00 Up to \$35.00 · Returned Payment Information is current as of September 1, 2023 and may change thereafter. For details, call 1-800-242-2265. Regular rates may be capped by applicable State Usury Limits. 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

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those rights is provided in your account agreement.