Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Purchases	A 0% intro APR for the first 6 billing cycles following the opening of your account. After that, 11.24% to 19.24% , based upon your creditworthiness. Your APR will vary with the market based on the Prime Rate.
APR for Automotive Repairs	A 0% fixed APR for the first 12 billing cycles from the date of each automotive repair purchase. After that, 11.24% to 19.24%, based upon your creditworthiness. Your APR will vary with the market based on the Prime Rate.
APR for Balance Transfer	A 0% intro APR for the first 12 billing cycles following the opening of your account. After that, 11.24% to 19.24%, based upon your creditworthiness. Your APR will vary with the market based on the Prime Rate
APR Cash Advances	11.24% to 19.24% for Cash Advances, based upon your creditworthiness. Your APR will vary with the market based on the Prime Rate
Penalty APR and When it Applies	24.99% variable** This APR may be applied to your account if you: 1. Make a late payment; 2. Go over your credit limit twice in a six-month period; 3. Make a payment that is returned; or 4. Do any of the above on another account that you have with us. **How long will the penalty APR Apply?** If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.
How to Avoid Paying Interest on Purchases	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.
Minimum Interest Charge	None
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 Fee	None
Transaction Fees • Balance Transfer • Cash Advance • Foreign Transaction	• Balance Transfer - 3% of the amount of each transaction, but not less than $5.00 nor more than $75.00 • Cash Advance - 3% of the amount of the advance with a minimum of $5.00 • Foreign Transaction – 1% of the Settlement Amount
Penalty Fees • Late Payment • Over-the-Credit Limit • Returned Payment	• $15 on balances up to $500, and $35 on balances over $500 • $35 • $20
Other Fees	None

How We Will Calculate Your Balance: We use a method called “average daily balance (including current transactions)”.

Rates will be based on our evaluation of your credit and will be disclosed with your Card. The index used is the highest Prime Rate as published in the Money Rates section of The Wall Street Journal in effect on the 15th day of each month of each year.
For additional Account information, please see the accompanying Credit Card Agreement and Disclosure document.

Rates will be based on our evaluation of your credit and will be disclosed with your Card.

Your APRs may increase if you default under the cardmember agreement you have with us for any of the following reasons: We do not receive at least the minimum payment due on this account by the due date; you exceed your credit line on this account; or you make a payment to us that is not honored by your bank.

VISA Platinum advances are subject to a Variable Rate that is based on the highest Prime Rate as published in the Money Rates section of The Wall Street Journal in effect on the 15th day each month of each year ("Index") plus Our Margin. The Index plus the Margin equals the Interest Rate. Changes in the Index will cause changes in the Interest Rate on the first day of the billing cycle of the month immediately following any such change in the index. Increases or decreases in the Interest Rate will cause like increases or decreases in the Finance Charge and will affect the amount of Your regularly scheduled payments. Your Interest Rate will never be greater than 24.99% and will apply to Your remaining principal balance. Actual APR may vary based on credit history. The information, rates, fees, etc., were accurate as of December 1, 2012.

Cardmember Agreement: You agree to be bound by the terms of the cardmember agreement, which will be sent with your Card. The cardmember agreement, which includes rates and fees, is subject to change.

Payment Allocation: Nationwide Bank applies payments and credits in excess of the required minimum periodic payment to balances with the highest annual percentage rate first and any remaining portion to the other remaining balances in descending order based on the applicable annual percentage rate.

Rewards: Every dollar in qualifying purchases, net of returns, cardholder charges to their credit card account will be applied against your Credit Card balance. All other purchases, net of returns that are eligible in this rewards program, receive a cash back rebate of 1%. This rebate will be applied automatically at each monthly billing cycle. No rebate is earned for finance charges, fees, cash advances, balance transfers, convenience checks, foreign transaction currency conversion charges posted to their account. Charges or transactions may be added to, or removed from, the above lists of eligible charges and transactions from time to time at the sole discretion of Nationwide Bank. Any questions as to what constitutes an eligible charge shall be resolved at the sole discretion of Nationwide Bank.

Accounts must be open and in good standing (not canceled or terminated by either party, not delinquent, over limit, or otherwise not available to use for charges) to earn the cash back rebate. Rebate is not available when a cardholder is in default under the cardmember agreement. Nationwide Bank reserves the right to suspend the cardholder’s participation in this rewards program until the account is in good standing.

This rewards program is void where prohibited or restricted by law.

Nationwide Bank reserves the right to terminate or modify the rewards program or portions thereof at any time without restriction or penalty.