

NATIONWIDE BANK® DISCLOSURES

INTEREST RATE AND INTEREST CHARGES	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0%</b> intro APR for the first 12 billing cycles following the opening of your account. After that, <b>12.24% to 22.24%</b> , based upon your creditworthiness. Your APR will vary with the market based on the Prime Rate.
<b>APR for Season Tickets</b>	<b>0%</b> APR for the first 6 billing cycles from the date of each season ticket purchase. After that, <b>12.24% to 22.24%</b> , based upon your creditworthiness. Your APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfer</b>	<b>0%</b> intro APR for the first 12 billing cycles following the opening of your account. After that, <b>12.24% to 22.24%</b> , based upon your creditworthiness. Your APR will vary with the market based on the Prime Rate.
<b>APR Cash Advances</b>	<b>22.24%</b> for Cash Advances, based upon your creditworthiness. Your APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	<p><b>24.99%</b> variable</p> <p>This APR may be applied to your account if you:</p> <ol style="list-style-type: none"> <li>1. Make a late payment;</li> <li>2. Go over your credit limit twice in a six-month period;</li> <li>3. Make a payment that is returned; or</li> <li>4. Do any of the above on another account that you have with us.</li> </ol> <p><b>How long will the penalty APR apply?</b> If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.</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. We will begin charging interest on cash advances, automotive repairs, and balance transfers (automotive repairs and balance transfers may be subject to the introductory APR period) on the transaction date.
<b>Minimum Interest Charge</b>	<b>None</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="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .

FEES	
<b>Annual Fees</b>	<b>None</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul>	<ul style="list-style-type: none"> <li>• Balance Transfer - <b>3%</b> of the amount of each transaction, but not less than <b>\$5.00</b></li> <li>• Cash Advance - <b>5%</b> of the amount of the advance with a minimum of <b>\$10.00</b></li> <li>• <b>1%</b> of the Settlement Amount</li> </ul>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	<ul style="list-style-type: none"> <li>• <b>\$15</b> on balances up to <b>\$500</b>, and up to <b>\$35</b> on balances over <b>\$500</b></li> <li>• <b>\$20</b></li> </ul>
<b>Other Fees</b>	<b>None</b>

\*\* Rates are accurate as of September 2, 2015. Variable APRs will vary with the market based on the Prime Rate. 3% (minimum \$5) balance transfer fee applies for each balance transfer. Your approved credit limit may impact the balance transfer amount you have requested. If you are approved for a lower credit limit, a partial balance transfer may be processed instead of the full amount you requested.

<sup>1</sup> 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. 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 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 of 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. The information, rates, fees, etc., were accurate as of September 2, 2015.

**TERMS AND CONDITIONS**

**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 eligible in this rewards program from select merchant locations earns 2% cash back rebate, which will be applied against your Credit Card balance. Select merchant locations can be changed from time to time as determined by Nationwide Bank. 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.

Rates subject to change as often as monthly. Nationwide Bank reserves the right to withdraw this offer at any time. Nationwide Bank, Member FDIC, is a federally chartered savings bank and an affiliate of Nationwide. Programs (including, without limit, fees, rates, and features) are subject to change without notice. Lines of credit, loans and credit cards are not insured by the FDIC. Nationwide Bank is an Equal Credit Opportunity Lender. Nationwide, the Nationwide N and Eagle, Nationwide is on your side and Nationwide Bank are service marks of Nationwide Mutual Insurance Company. ©2015

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT** — To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.