

## **Installment Payments Frequently Asked Questions**

- What is the Installment Payments program?
  - The Installment Payments program lets you pay off eligible purchases over a set period of time with a fixed APR and fixed monthly payments.
- How do I create and use an Installment Payment Plan?
  - You can create a plan by navigating your account activity and selecting an eligible purchase.
- What purchases are eligible for enrollment in the Installment Payments program?
  - Purchases that are over \$100 and display in the Installment Payments tab are eligible.
- Why might some purchases over \$100 be ineligible for the Installment Payments program?
  - Purchases that already appear on your monthly statement, are disputed or claimed as fraudulent, and/or are already included in a promotional APR or special financing may not be eligible.
- How many Installment Payment Plans can I create?
  - You may have up to 10 active plans on your account at a time. As Installment Payment Plans are paid off, you will be able to view new eligible purchases.
- What Installment Payment Plan durations and terms are available?
  - Installment Payment Plan durations and terms vary based on the purchase amount and other factors, including credit worthiness. You'll see up to 3 different duration options on eligible purchases.
- How do I make payments towards my Installment Payment Plan?
  - There's no need to make any separate payments for your active Installment Payment Plans. We'll automatically add the monthly Installment Payment Plan payment(s) to your minimum payment due each billing cycle. Pay at least your minimum payment when it's due each billing cycle, and you'll pay off your Installment Payment Plan balance on time.
- Can I pay off my Installment Payment Plan early and is there a penalty for it?
  - There is no penalty for paying off your Installment Plan Balance early. If a payment is made in the amount of the New Balance indicated on your statement that would include the entire Installment Plan Balance. Any payment made in excess of the minimum payment due will be applied to the highest interest rate balance first.
- Can I avoid paying interest on other purchases while I have an active Installment Payment Plan?
  - If you normally pay off your credit card balance in full and do not revolve a balance, you can accept an Installment Payment Plan offer and avoid paying interest on the remaining balance on your credit card. Making a payment in the amount of the Interest Avoidance Balance, displayed on your monthly statement, will pay off your new purchases and include your monthly Installment Payment Plan payment. This will allow you to avoid interest charges on your new (non-Installment) purchases and make your monthly payment towards your Installment Payment Plan without paying the entire Installment Plan Balance off early.
- How long will it take my account to reflect the creation of an Installment Payment Plan?
  - Your account balance will update within two business days.
- How do I make an extra payment towards my Installment Payment Plan?

- If you'd like to have an extra payment applied specifically to your Installment Payment Plan, please call 937-222-8971 for assistance.
- Can I change or cancel my Installment Payment Plan once it's been set up?
  - Installment Payment Plans cannot be changed or modified once they are accepted.
- Will accepting an Installment Payment Plan increase my available credit limit?
  - No. Setting up an Installment Payment Plan will not increase your available credit.
- What happens to my Installment Payment Plan if I miss a payment?
  - Your Installment Payment Plan will remain active even if you miss a payment. We'll add your past-due Installment Payment Plan monthly payment to your minimum payment due on the next month's statement. Keep in mind, missing a payment may prevent you from paying off your plan within the time period you chose and cause your credit card account to be considered delinquent. You may also be charged a late fee. Please review your credit card terms and conditions for information about late fees. If you are having trouble making your payments, or need assistance in accessing your credit card terms and conditions, please call 937-222-8971.
- What happens if I return a purchase that's in an Installment Payment Plan?
  - If you return a purchase that's in an Installment Payment Plan and receive a merchant credit for that purchase, you'll need to call us at 937-222-8971 to have the credit applied to your Installment Payment Plan balance.
- What happens if I dispute a purchase that's in an Installment Payment Plan?
  - If you dispute a purchase which was converted to an Installment Payment Plan, your monthly Installment Amount(s) due will be suspended until it is resolved. You will not be charged installment interest during this time.
  - If the dispute is not decided in your favor, your installment plan may be canceled. You will be responsible for paying the disputed amount, which will be reflected as a purchase in your standard account balance and included in the calculated minimum payment due.
  - If you receive a merchant credit for a disputed purchase that is in an Installment Payment Plan, you'll need to call us at 937-222-8971 to have the credit applied to your plan balance.
- Can authorized users on my account create an Installment Payment Plan?
  - No, only the owner(s) of an account can create an Installment Payment Plan.
- Will I still earn rewards on purchases that I convert into an Installment Payment Plan?
  - If your original purchase earned rewards, you will retain those rewards even if that purchase is converted into an Installment Payment Plan.
- Are there exclusions on the types of purchases I can put into an Installment Payment Plan?
  - Some exclusions apply, including, but not limited to, balance transfers, cash advances, international purchases and purchases under \$100. If you have additional questions, please call 937-222-8971.
- What should I do if I'm enrolled in automatic payments and want to enroll in an Installment Payment Plan?
  - You may want to make changes to your automatic payment settings to avoid paying your Installment Payment Plan off early. If you are currently set to pay the Full Statement Balance, your entire Installment Payment Plan balance will be included in

that payment amount. If you are set to pay the Minimum Payment due, that will include your Installment Payment Plan monthly payment. If you have questions regarding automatic payments, how you are set up or to make changes on your due date, call us at 937-222-8971.

- Will my monthly statement display my Installment Payment Plans?
  - Yes, the details of your Installment Payment Plans will appear on your monthly statement. The details will include the installment term, date the installment was accepted, amount of the original transaction, monthly payment, fixed APR, balance subject to interest rate, interest charge, and remaining balance. It will also display the Interest Avoidance Balance calculation.