FIRST FINANCIAL BANK

VISA® Business **Credit** Card and Visa Signature® Business Cash Back **Credit** Card Interest Rate and Interest Charges As of **December 10,** 2025		
	VISA® Business Credit Card	Visa Signature® Business Cash Back **Credit** Card
Annual Percentage Rate (APR) for Purchases	**13.49%** This APR will vary with the market based on the Prime Rate	**15.49%** This APR will vary with the market based on the Prime Rate
APR for Cash Advances	**13.49%** This APR will vary with the market based on the Prime Rate	**15.49%** This APR will vary with the market based on the Prime Rate
APR for Balance Transfers	**13.49%** This APR will vary with the market based on the Prime Rate	**15.49%** This APR will vary with the market based on the Prime Rate
How to Avoid Paying Interest on Purchases	Your due date is at least 27 days after close of each billing cycle. We will not charge you interest on purchases if you pay entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.	Your due date is at least 27 days after close of each billing cycle. We will not charge you interest on purchases if you pay entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
For Credit Card Tips from 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	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 Fees	0.00	**0.00**
Transaction Fees • Balance Transfer • Cash Advance • Foreign Fees	 4% or $10, whichever is greater None None	 4% or $10, whichever is greater None None
Penalty Fees • Late Payment • Returned Payment • Over Limit Fee	 Up to $35.00 Up to $35.00 Up to $35.00	 Up to $35.00 Up to $35.00 Up to $35.00

How We Will Calculate Your Balance: We use a method called "average daily balance". See your First Financial Bank – Visa Business Credit Card/ Visa Signature Business Cash Back Credit Card Terms and Conditions for further information regarding how we calculate your balance.

Disputes: Information on your rights to dispute transactions and how to exercise those rights is provided in your First Financial Bank – Visa Business Credit Card or Visa Signature Business Cash Back Credit Card Terms and Conditions.

Minimum Payment: The minimum payment amount for Pay in Full type cards is the monthly outstanding balance while the minimum payment amount for the Revolving type cards is the sum of (1) any amount over your Credit Line and (2) the greater of $10.00 or 2% of your Account balance.

Variable Rate Based on the Prime Rate: A variable APR is the sum of a margin we specify and the U.S. Prime Rate quoted in the Money Rates Table of The Wall Street Journal ("WSJ"). We calculate the variable APR for each billing period by adding a margin to the U.S. Prime Rate from the WSJ as of three business days before the last day of your monthly billing period. Changes to the U.S. Prime Rate within your monthly billing period will apply to new and existing balances effective the first day of that billing period in which the change occurs. Your billing period is stated in your billing statement. If the U.S. Prime Rate increases, the APR, the amount of interest, and the minimum Payment may increase. In no event will the annualized amount of your interest rate exceed 25%. If The Wall Street Journal ceases publication, we will select a new index and notify you.

Purchase and Balance Transfer APR: <u>Visa Business Credit Card</u>: We add a Margin of 6.74% to the Prime Rate of 6.75%, <u>Visa Signature Business Cash Back Credit Card</u>: We add a Margin of 8.74% to the Prime Rate of 6.75%.

Balance Transfer Limit: 80% of your overall credit limit

Cash Advance APR: <u>Visa Business Credit Card</u>: We add a Margin of 6.74% to the Prime Rate of 6.75%, <u>Visa Signature Business Cash Back Credit Card</u>: We add a Margin of 8.74% to the Prime Rate of 6.75%.

Prepayment: You may pay the unpaid balance of the account in whole or in part at any time before the balance is due.

This information was accurate as of that date above and is subject to change after that date. Contact us at 1-800-221-8890 for any change in the information since it was printed.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A CREDIT CARD ACCOUNT

The USA PATRIOT ACT has paved the way for financial institutions to help 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 is that 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 will also ask to see your driver's license or other identifying documents.
Your cooperation is appreciated when you open a new Account or request a loan.

VISA BUSINESS CREDIT CARD TERMS AND CONDITIONS

These Terms and Conditions, which includes the Interest Rates and Interest Charges table and any supplements or amendments, ("Agreement") govern the use of your Visa Business Credit Card/ Visa Signature Business Cash Back Credit Card ("Account").

Terms and Conditions that Apply to All Credit Card Types

1. Definitions. Some definitions we use in this Agreement are: "Card" which means a credit card or other device we issue to access your Account; "Owner" which means any individual with at least 25% ownership in the Business as identified on the Application; "Business" which means the business entity for which the Account is established; "You", "your", and "yours," which means the Business; "Holder" which means anyone who is issued a Card under this Agreement or anyone else the Owner or any other Holder permits to use the Account; And "We", "us", and "our" which mean First Financial Bank, Cincinnati, Ohio, and its successors or assigns.

2. Use of Account. The use of the Account by you or anyone you authorize indicates your acceptance of this Agreement. Your Account must be used exclusively for business related purposes, and not for personal, family or household purposes. You may use your Card to buy or lease goods and obtain services or insurance ("Purchases") and to get Cash Advances and to take Balance Transfers wherever the Card is honored. A "Cash Advances" means the use of your Account to obtain cash from participating automated teller machines, financial institutions, or other locations or to obtain items that we consider cash equivalents or that a payment network or merchant has designated as a cash equivalent item, including online gambling, lottery tickets, money orders, wire transfers, casino chips, foreign currency, or similar items. A "Balance Transfer" means a balance transferred from another creditor to your Account. The overall Balance Transfer Limit is 80% of the credit limit. You agree not to use your Card for any transaction that may be illegal, or any transaction in connection with Internet gambling.

3. Corporate Bill Accounts and Individual Bill Accounts. You may elect to have a Corporate Bill Account or an Individual Bill Account. If you choose a Corporate Bill Account, all activity on the Account, regardless of the number of Cards on the Account, will be in a single Corporate Bill, will be subject to a single Credit Limit (as defined below) and minimum payment, and will be reflected on a single monthly statement. If you elect an Individual Bill Account, you will have a separate Subaccount for the activity associated with each Card (or any substitution or replacement for that Card). Each Subaccount will have its own Credit Limit and minimum payment, and will receive its own monthly statement covering the activity on that Subaccount. The minimum payment is different for Pay in Full and Revolving Credit type cards. Please read the relevant sections for more details on the minimum payment.

4. Credit Limit. A Corporate Bill Account and each Individual Bill Subaccount have a credit limit, which is listed on the monthly billing statement ("Credit Limit"). A Credit Limit may be changed from time to time without prior notice. You agree to manage your Account (a Corporate Bill Account or each Individual Bill Subaccount, as applicable) so as to keep the balance below the Credit Limit.

5. Interest Charge. We use the Average Daily balance Method, including new transactions to calculate interest charges. We impose interest from the date of the transaction until paid in full. We calculate interest separately on each segment (Purchases, Cash Advances, Balance Transfers, and any promotional balance or other balance subject to special terms). For Corporate Bill Accounts we do this at the Account level. For Individual Bill Accounts we do this at the Subaccount level. We calculate interest as follows: We take the beginning balance of that segment each day, add any new transactions of that type (fees are added to the Purchase segment), subtract any new payments and credits applicable to that balance, subtract any unpaid interest, and make other adjustments. That gives us the daily balance for that segment. We add up all the daily balances for the segment, for billing cycle and divide by the number of days in the billing cycle. This gives us an average daily balance. We then multiply that average by the applicable monthly periodic rate. The monthly periodic rate is the variable APR divided by 12. You authorize us to round interest charges to the nearest cent and to use mathematical formulas that produce substantially equivalent results to calculate the balance subject to interest charges and related amounts.

6. Grace Period on Purchases. Interest accrues from the date of a transaction and continues to accrue until paid in full. However, if the previous balance for the Account (or, on an Individual Bill Account, the relevant Subaccount) was zero or you pay the entire new balance shown on your current statement by the due date, which is 27 days from the close of your billing cycle, we will not charge interest on the new Purchases appearing on your next statement for the billing cycle covered by that statement. This is called a grace period on Purchases. There is no grace period for Cash Advances and Balance Transfers.

7. Calculation of Variable Annual Percentage Rate ("APR"). A variable APR equals: (i) the U.S. Prime Rate ("Index") as quoted in the Money Rates section of The Wall Street Journal (""WSJ"), plus (ii) a stated percentage ("Margin"). The Margin and current interest rates for your Account will be on a separate disclosure that will be sent to you with your Card. We calculate the variable APR for each billing period by adding a Margin to the U.S. Prime Rate from the WSJ, three business days before the last day of each billing period. Changes to the U.S. Prime Rate within your monthly billing period will apply to new and existing balances effective the first day of the billing period in which the change occurs.
The APR will increase if the U.S. Prime Rate has increased as of three business days before the last day of your billing period. In no event will the annualized amount of your interest rate exceed 25%. If an interest rate increases, you may be charged with more interest and a higher minimum payment due. If the WSJ ceases publication of the Index, we will select a new Index and Margin ("Periodic Rate Substitute") and notify you of the change. The Periodic Rate Substitute will result in an interest rate similar to the interest rate that is in effect when the Index is no longer published.

8. Fees. The Account shall be subject to the following fees: (1) Each time we do not receive the minimum payment at the address shown on your statement within 6 days after its payment due date we impose a late fee of up to $34.00. If you have an Individual Bill Account, you could incur as many late fees in a billing cycle as billed Subaccounts. The late fee will not exceed the applicable minimum payment that was due. (2) Each time the balance exceeds the Credit Limit for an Account or a Subaccount, at any time during a billing cycle, we impose an over limit fee of up to $34.00. This fee will not exceed the amount by which the Credit Limit was exceeded. If you have an Individual Bill Account, you could incur as many over limit fees in a billing cycle as billed Subaccounts. (3) Each time payment cannot be processed or is not honored by your financial institution, we impose a returned payment fee of up to $34.00 (per incident). This fee will not exceed the applicable minimum payment that was due. We charge a returned payment fee even if the payment is honored on resubmission. (4) A Rush Card fee if you need expedited delivery of a Card. The amount of the Rush Card fee will be disclosed to you at the time of the request for rush delivery and will be applied on a per Card basis, and will be charged against the Credit Limit for the Account (or, for an Individual Bill Account, the Credit Limit for the relevant Subaccount).

9. Disputes. If you or Holder have any questions, problems or disputes concerning the monthly statement, you or Holder should contact us immediately. However, unless required by law, we are not responsible for refusal by any merchant, financial institution, or automated equipment to honor or accept a Card. We have no responsibility for merchandise or services obtained with a Card, and any dispute concerning merchandise or services will be independently settled by you or by Holder with the merchant concerned. Regardless of any dispute you may have with a merchant, you agree to pay us for all Purchases on your card as provided by this Agreement.

10. Right of Setoff. You agree that if you are in default and owe any amount under this Agreement, the Bank has a right of setoff allowing it to recover all amounts owed by seizing and taking title to any and all of your deposits, credits, collateral and property, now or hereafter in the possession, custody, safekeeping or control of the Bank or any Bank affiliate (including a subsidiary) or in transit to any of them in order to satisfy this debt. We may exercise this right of setoff without demand or notice and without first exercising any other rights or remedies available under this Agreement or otherwise.

11. Lost or Stolen Cards. Once a Card is issued to a Holder, that Card is not transferable. You agree to notify us promptly if any Card is lost or stolen, or if you believe that someone has used a Card without permission. You may be liable for the unauthorized use of a Card. "Unauthorized use" is use by a person other than a Holder without the actual, implied or apparent authority of a Holder and from which a Holder receives no benefit. Any use of the Card by a Holder, or by any other person with actual, implied or apparent authority, or from which a Holder receives a benefit, is authorized use. You will not be liable for loss that occurs after you notify us orally or in writing, of the loss, theft, or possible Unauthorized Use. Contact us in writing at First Financial Bank, Enterprise Maintenance, 225 Pictoria Dr. Suite 700, Cincinnati, Ohio 45246, or by telephone at (866) 604-7946. A Holder may not use a Card with the same Account number after a Holder has notified us that the card is lost or stolen even if Holder gets the lost or stolen Card back. Except as provided below with respect to Holder's liability for Unauthorized Use where we have issued ten (10) or more cards at your request, you will be liable up to a maximum of $50 for the Unauthorized Use of a Card or PIN issued at your request for charges that occur before we receive notification of loss, theft or possible Unauthorized Use of a Card or PIN. If we have issued ten (10) or more Cards at your request, you will be liable for any and all Unauthorized Use of a Card.

Additional Protections Offered by VISA

<u>Visa® Zero Liability Policy:</u> If you or Holder have reported a transaction as unauthorized, and if we determine that the transaction was in fact not authorized from our investigation, you will not incur any loss or liability described above under Lost or Stolen Cards, unless we reasonably determine that you or Holder have been negligent or have engaged in fraud. This liability limitation does not apply to a transaction by a Holder or other person authorized to transact business on your Account or who exceeds the authority to transact business on your Account. **(This limit on liability only applies to transactions processed through the VISA network.)**

If your Account is compromised, we may at our sole discretion extend provisional credit for losses from unauthorized card use within 5 days of notification of this loss. This does not apply to ATM transactions, to certain commercial transactions, PIN or to transactions not processed by VISA. Individual provisional credit amounts are provided on a provisional basis and may be withheld, delayed, or rescinded based on such factors as gross negligence or fraud, delay in reporting unauthorized use, investigation and verification of claim, or your or Holder's history with us or with other creditors. You and Holder must notify us immediately of any unauthorized use. The transaction at issue must be posted to your Account before provisional credit may be issued. Your 5-day provisional credit applies to transactions processed on the VISA network.

Visa is a registered trademark of Visa International Service Association and used under license.

12. Cancellation. You may cancel your Account at any time by notifying us. We may cancel your Account, or any individual Cards, at any time and for any reason as permitted by law. If you or we cancel your Account or any Card, the Holders of any cancelled cards will destroy all cancelled Cards by cutting them in half and will give them to us or our agent, or mail them to us, if we request. Your Cards remain our property and we may at any time revoke their use and demand their immediate surrender pursuant to this provision. If your Account is cancelled or revoked, you will pay us the amount you owe us as required by this Agreement.

Use of your Account or any Card after notice of cancellation or revocation is fraudulent and may subject you or Holder to legal proceedings.

13. Joint and Several Liability. The Business and any Owner(s) or Guarantor(s) identified in the Application will be jointly and severally liable for all obligations under this Agreement. We may collect from or sue any one of you without giving up any rights against the other parties. Without waiving any of our rights, we may, at our option, release any one of you without notifying the others and without releasing the others from their obligation to pay all amounts owing under this Agreement in full, or to otherwise perform the terms and conditions of this Agreement.

14. Irregular Payments. We may at our discretion accept late payments or partial payments or checks and money orders marked with "Payment in Full" or similar language without losing any of our rights under this Agreement. No payment will operate as an accord and satisfaction without our prior written approval. All written communications concerning disputed amounts, including any check or other payment instrument that indicates that the payment constitutes "payment in full" of the amount owed or that is tendered with other conditions or limitations or as full satisfaction of a disputed amount, must be mailed or delivered to 225 Pictoria Dr., Suite 600, Lockbox Operations, Cincinnati, Ohio 45246, or by telephone at (866) 604-7946.

15. Foreign Transactions. We do not assess foreign transaction fees. Visa® USA, Inc. will convert any transaction in foreign currency into U.S. dollars using its procedures. These procedures include how VISA chooses an exchange rate and when to do the conversion. For example, VISA may choose the government mandated rate or from the range of rates available in wholesale currency markets (and, in either case, the rate it chooses may be less favorable than the rate VISA itself receives when it makes foreign currency transactions). On the processing date, the rate in effect may differ from the rate in effect on the day you made the transaction or on the post date for that transaction.

16. Information Sharing. We may provide any Holder's personal data to Visa® USA, Inc., its members, and their respective contractors for the purpose of providing Card services requested by you. In addition, we may provide any Holder's information to third parties to process transactions, maintain your Account, offer our products and services to you, and otherwise as required by law.

17. Credit Reporting. We may report the payment history on your Account to credit reporting agencies and other creditors. You understand that failure to pay the amounts required or otherwise comply with the requirements of an Account may have a negative impact on your credit report. If you believe information we have given to a credit reporting agency is incorrect, write to us at: 225 Pictoria Dr. Suite 700, Cincinnati, Ohio 45246. To help us better address your concerns, when you write to us please identify the specific information you believe is incorrect and provide your name, address, and contact information.

18. No Waiver by Us. We may delay enforcing or waive any of our rights under this Agreement without affecting our other rights. If we waive a right, we do not thereby waive the same right in other situations.

19. No Transfer. Your Account, Card, this Agreement, and your obligations under this Agreement are not transferable or assignable by you. If we wish, we may transfer or assign this Agreement, your Account, or your Account balance to any other person, with or without advance notice to you.

20. Changes in Terms. Subject to applicable law, we may at any time change, add to, or delete any of the terms and conditions in this Agreement, including, but not limited to, interest rates and fees. Such changes may be based, in whole or in part, upon factors including, but not limited to, anti-fraud policies and procedures, your record of making timely payments and staying within the established Credit Limit on your Account with us, your credit score and information contained in your credit report. We will give you notice of any change, addition or deletion as required by applicable law. As of the effective date, the changed terms will apply to new transactions and to the outstanding balance of your Account, unless prohibited by applicable law.

21. Governing Law. The laws of the United States and the laws of Ohio govern this Agreement regardless of your place of residence. This Card is issued under the laws of the United States and the laws of Ohio, without regard to Ohio's conflicts of law provisions.

22. Severability. In the event that any provision of this Agreement is determined to be invalid or unenforceable for any reason, the remaining provisions will remain in effect. Entire Agreement; Interpretation. This Agreement, as it may be amended from time to time, constitutes the final expression of the credit agreement between you and us relating to your Account. The headings used in this Agreement are for convenience only and are not intended to define or describe the scope or intent of any portion of the Agreement.

23. Entire Agreement; Interpretation. This Agreement, as it may be amended from time to time, constitutes the final expression of the credit agreement between you and us relating to your Account. The headings used in this Agreement are for convenience only and are not intended to define or describe the scope or intent of any portion of the Agreement.

24. Electronic Delivery of Disclosures and Notices. With your consent, we may deliver amendments to this Agreement, and other notices and disclosures to you in an electronic format. Other disclosures may include:

- Monthly Account statements,
- Notices regarding changes in Account terms and fees,
- Privacy notices

The equipment necessary for accessing these types of disclosures electronically is described below.

YOU HAVE BEEN GIVEN THE CHOICE TO OPEN YOUR ACCOUNT ELECTRONICALLY, AND TO ENROLL TO RECEIVE ELECTRONIC STATEMENTS AND DISCLOSURES, DURING THE APPLICATION PROCESS. WHEN YOU AGREE TO ACCEPT THIS AGREEMENT AND SELECT ELECTRONIC ONLY STATEMENTS DURING THE ENROLLMENT PROCESS, YOU CONSENT TO RECEIVING YOUR MONTHLY STATEMENT AND OTHER RELATED DISCLOSURES IN AN ELECTRONIC FORMAT ONLY. YOU ALSO AGREE AND REPRESENT THAT YOU HAVE THE NECESSARY EQUIPMENT FOR ACCESSING AND FOR VIEWING THE ELECTRONIC MONTHLY STATEMENT AND DISCLOSURES.

If you consent to receive electronic disclosures and statements and later change your mind, you may withdraw your consent, or "opt-out" of electronic statements and disclosures and change to paper delivery format. You can notify us of your intent to cancel electronic disclosures and statements by:

- Sending us a letter to, 225 Pictoria Dr. Suite 700, Enterprise Maintenance, Cincinnati, Ohio 45246
- Sending us a secure message at: https://www.bankatfirst.com/home/personal/online-banking.html,
- By contacting us at this phone number: (866) 604-7946.

If you send us a secure message through the https://www.bankatfirst.com/home/personal/online-banking.html address or write us a letter, please be sure to identify yourself and the applicable Accounts.
After your opt-out request is processed, you will receive paper copies of Account statements and additional charges may apply.
If you enroll for e-statements and then later close your Account with First Financial Bank, your access to eZBusiness and eZCard will also be terminated. You may request paper copies of historical statements at the address listed above subject to applicable fees and costs.
You should print or save a copy of all disclosures delivered electronically. You may request paper copies of disclosures such as this Agreement free of charge by sending your request via email using Secure E-Mail or contact us at 866-604-7946.

Terms and Conditions that Apply to Pay in Full Type Cards

1. Minimum Payment Due. The minimum payment due is your outstanding balance on your monthly statement. That is, the minimum payment due every month is your outstanding balance.

2. Statements and Payments. The Business shall be jointly and severally liable and agrees to pay us in U.S. dollars for all Purchases, Cash Advances, Balance Transfers, fees, interests and other costs that accrue on the Account. If you have a balance on your Account, we will send you a monthly statement that will separately show your Purchases, your Cash Advances, any Debits charged to your Account, finance charges that have accrued on your Account, your available credit, the payment due and the date the payment is due. The outstanding balance on your periodic statement is due by the payment due date, which is 27 days from the relevant statement closing date. You will be charged a late charge of up to $34.00 on your next monthly statement, if your balance is not paid in full by the due dates and each month thereafter until your Account is completely current. If any check or any instrument given for payment on your Account is dishonored for any reason, a processing fee of up to $34.00 will be imposed. Payments received on your Account will be applied to the balances due on your Account in any order we select. Payments and credits received will be applied to the balances due on in any order we select. Payments received may be credited as many as 5 days after receipt.

3. Default. You will be in default if you do not pay the outstanding amount as stated in Paragraph 2 "Statements and Payments," any installment on time, die, cease to exist, change your corporate state of residency to another state, file bankruptcy, become insolvent, fail to observe any covenant or duty contained in this Agreement, exceed your Credit Limit without permission, or have given us false or incomplete information when you applied for your Account, or we believe you are unable or unwilling to pay your debts as they become due. In addition, if you fail to pay the outstanding balance on your account within the time period required by Paragraph 2 "Statements and Payments," interest will accrue on your balance at the interest rate disclosed to you. The foregoing applies to each Authorized User of a Card. Following your default, at our discretion, we may cancel your Account and accelerate payment of all amounts owing on your Account (that is, we may declare all amounts owing on your Account to be due and payable immediately or according to such accelerated payment schedule as we require). Unless required by law, we may take any of these actions without notice to you. If we refer collection of your Account to an attorney or have to determine the non-discharge ability of the debt in bankruptcy court, you will be responsible for all costs of collection, including our reasonable attorney fees and any court costs, if allowed by law. If we accelerate payment of your Account, the unpaid principal balance of your Account will bear interest until it is paid in full at a fixed rate equal to the Interest Rate in effect on the date of acceleration.

Terms and Conditions that Apply to Revolving Credit Type Cards

1. Minimum Payment Due. The minimum payment due will be stated on your monthly statement, which will be the sum of (1) any amount over your credit line or (2) the greater of $10.00 of 2% of your Account balance.

2. Statements and Payments. The Business shall be jointly and severally liable and agrees to pay us in U.S. dollars for all Purchases, Cash Advances, Balance Transfers, fees, interests and other costs that accrue on the Account. You can pay all your outstanding balance on your Account at any time, but you must pay at least the minimum payment due shown on each statement by the payment due date shown on that statement. Payments and credit received will be applied to the balances due in any order we select. Payments received may be credited as many as 5 days after receipt.

3. Default. You will be in default if you do not pay any minimum payment on time, die, cease to exist, change yor corporate state of residency to another state, file bankruptcy, become insolvent, fail to observe any covenant or duty contained in this Agreement, exceed your Credit limit without permission, or have given us false or incomplete information when you applied for you Account. Following your default, we may at our discretion cancel your Account and accelerate payment of all amounts owing on your Account (that is, we may declare all amounts owing on your Account to be due and payable immediately or according to such accelerated payment schedule as we require). Unless required by law, we may take any of these actions without notice to your. If we refer collection of your Account to an attorney or have determine the non-discharge ability of the debt in bankruptcy court, your will be responsible for all costs of collection, including reasonable attorney fees and any court costs, if allowed by law. If we accelerate payment of your Account, the unpaid principal balance of your Account will bear interest until it is paid in full at a fixed rate equal to the Interest Rate in effect on the date of acceleration.