

TODAY CARD™ PRICING AND TERMS

Please review the Pricing and Terms below.

PRICING INFORMATION

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Up to 36% . This APR will vary with the market, based on the Prime Rate.
How to Avoid Paying Interest	<i>Your payment due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on new purchases if you pay your entire new balance in full by the payment due date each month.</i>
Minimum Interest Charge	If you are charged interest, the <i>interest charge</i> will be no less than \$1.00.
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

Fees	
Set up and Maintenance Fees Annual Fee	Up to \$120
Transaction Fees Foreign Transaction Fee	3% of each transaction in U.S. dollars.
Penalty Fees - Late Payment - Returned Payment	Up to \$40 Up to \$40

How We Will Calculate Your Balance: We use a method called “average daily balance (including new transactions).” See your Credit Card Account Agreement and Disclosure for more details.

Prime Rate: Variable *APRs* are based on the 7.75% Prime Rate as of March 1, 2023. We add 29% to the Prime Rate to determine the total *APR* for *purchases*, which will not exceed 36%. The “Prime Rate” is the U.S. Prime Rate published in The Wall Street Journal on the last *business day* of the month. An increase or decrease in the Prime Rate will cause a corresponding increase or decrease in *your variable APR* on the first day of your *billing cycle* that begins in the month immediately following the change in the Index. If *your APR* increases, the amount of *interest charge* you will owe and the *minimum payment* due may increase.

TERMS AND CONDITIONS

Consent/Authorization: When you apply for a Today Card Credit Card from Capital Community Bank (“we” or “us”), you acknowledge the following:

1. We will obtain credit bureau reports when evaluating *your application* for credit. If *your application* is approved and *your account* is opened, you authorize us to also obtain credit bureau reports or other information in connection with (i) review and administration of *your account*, (ii) collection of *your account* and (iii) offering you additional products or services.
2. If *your application* is approved and *your account* is opened, you will receive your Today Card Credit Card Agreement with *your card(s)*. You will agree to the terms of your Credit Card Agreement by using the *account*, authorizing the use of any *card*, or making any payment on *your account*.
3. We or our authorized representatives may contact you at any phone number provided in *your application* or in connection with *your account*. This may include (i) calling you during reasonable hours (a) prior to any *payment due date* to remind you of the payment due and (b) for other matters related to *your account*; (ii) contacting you by text message or other wireless communication method; (iii) leaving a message with a person or a voice mail service; and (iv) contacting you using autodialers or pre-recorded messages, including calls to *your mobile phone*.
4. **We may change the terms applicable to your account (including *APRs* and *fees*) in accordance with the Credit Card Agreement.**
5. You must be at least 18 years old to apply for an *account*. You must also have a valid permanent address in the United States or the District of Columbia. We will assess *your ability* to afford this credit card when you apply for an *account*. If you omit any information from *your application*, we may deny *your request* for an *account*.

CA Residents: A married applicant may apply for a separate *account*.

DE and MD Residents: Service charges not in excess of those permitted by law will be charged on the outstanding *balances* from month to month.

NY Residents: We may obtain *your* credit report in connection with evaluating the *application* and subsequently in connection with updates, renewals or extensions of credit for which the *application* is made. We will inform *you*, upon request, whether a report was obtained and, if so, the name and address of the consumer reporting agency that furnished the report.

NY Residents: New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-342-3736, or on the web at www.dfs.ny.gov, or by contacting the Consumer Financial Bureau at <http://www.consumerfinance.gov/>

OH Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

RI and VT Residents: We may request a credit report in connection with the *application*. You consent to the obtaining of such reports by submitting this *application*.

Married WI Residents: No provision of a marital property agreement, a unilateral statement under section 766.59 or a court decree under section 766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred.

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.