

# FIRST BANK

## Platinum Rewards MasterCard® - Disclosure Summary

*Important information about this Credit Card*

| Interest Rates and Interest Charges                                       |                                                                                                                                                                                                                                                           |
|---------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Annual Percentage Rate (APR) for Purchases</b>                         | <b>0.00%</b> introductory APR for the first 9 Billing Cycles following Account opening.<br>After that, your APR will be from <b>12.15% to 22.15%</b> . This APR will vary based on the Prime Rate and your creditworthiness.                              |
| <b>APR for Balance Transfers</b>                                          | <b>0.00%</b> introductory APR for the first 9 Billing Cycles following Account opening.<br>After that, your APR will be from <b>12.15% to 22.15%</b> . This APR will vary based on the Prime Rate and your creditworthiness.                              |
| <b>APR for Cash Advances</b>                                              | <b>15.15% to 25.15%</b> , when you open your account, based on your creditworthiness.<br>After that, your APR will vary with the market based on the Prime Rate and your creditworthiness.                                                                |
| <b>Penalty APR</b>                                                        | <b>None</b>                                                                                                                                                                                                                                               |
| <b>How to Avoid Paying Interest on Purchases</b>                          | Your due date is at least 26 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.                                                                      |
| <b>Minimum Interest Charge</b>                                            | Not applicable                                                                                                                                                                                                                                            |
| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</b> | <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></b> |

| Fees                    |                                                                                          |
|-------------------------|------------------------------------------------------------------------------------------|
| <b>Annual Fee</b>       | <b>None</b>                                                                              |
| <b>Transaction Fees</b> |                                                                                          |
| • Balance Transfer      | None                                                                                     |
| • Cash Advance          | Either <b>\$5</b> or <b>3%</b> of the amount of each cash advance, whichever is greater. |
| • Foreign Transaction   | <b>2%</b> of each transaction in U.S. Dollars.                                           |
| <b>Penalty Fees</b>     |                                                                                          |
| • Late Payment          | Up to <b>\$25*</b>                                                                       |
| • Returned Payment      | Up to <b>\$35</b>                                                                        |

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

**How We Will Calculate Your Variable APR:** Unless an introductory or promotional APR is in effect, we will add a “Margin” to an “Index Rate” to determine your standard variable rate. The Index Rate will be equal to the U.S. Prime Rate (“Prime Rate”) in the Money Rates section of *The Wall Street Journal* published on the last day of the previous calendar month before the Closing Date shown on your billing statement. At account opening the APRs applicable to your account will be determined by our review of your credit report, information you provide on your application, and other relevant information available to us. You may not qualify for the lowest APRs disclosed above. Periodically while your account is open, we will reevaluate your creditworthiness and determine whether your Account should be moved into a different pricing tier with a higher or lower Margin thereby increasing or reducing, respectively, your APR for Purchases, Balance Transfers and Cash Advances.

\* If your Total Minimum Payment Due is not received by your Payment Due Date, a Late Payment Fee of \$25 will be assessed. However, the Late Payment Fee will not exceed the total minimum payment that was due.

All account terms are governed by the Credit Card Agreement. Account and Agreement terms are not guaranteed for any period of time. In accordance with the Agreement and applicable law, we may change them based on information in your credit report, market conditions, business strategies, or for any reason. Refer to the Rewards Program Terms and Conditions for additional details on point accrual and redemption at [www.localfirstbank.com/Rewards](http://www.localfirstbank.com/Rewards).