

Interest Rates and Interest Charges			
	Blue Advantage Mastercard® Credit Card	Blue Pearl Mastercard® Credit Card	Blue Diamond Mastercard® Credit Card
Annual Percentage Rate (APR) for Purchases and Balance Transfers	14.40% This APR will vary with the market based on the Prime Rate but will never be greater than 21%.	0.0% introductory APR for first 12 billing cycles. After that, your APR will be 14.40%, 16.40%, or 21.15%,* based on your creditworthiness. This APR will vary with the market based on the Prime Rate but will never be greater than 21%.	0.0% introductory APR for first 12 billing cycles. After that, your APR will be 16.40% or 21.15%,* based on your creditworthiness. This APR will vary with the market based on the Prime Rate but will never be greater than 21%.
APR for Cash Advances	21.00%		
Penalty APR and When it Applies	21.00% This APR may be applied to your account if you: 1) Make a late payment; or 2) Make a payment that is returned. How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.		
Paying Interest	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 on the transaction date. We will begin charging interest on balance transfers on the transaction date.		
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50 .		
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	
Annual Fee	None
Transaction Fees - Balance Transfer - Cash Advance - Foreign Transaction	Either \$10 or 3% of the amount of each transfer, whichever is greater None 3% of each Purchase or Cash Advance transaction in U.S. dollars
Penalty Fees - Late Payment - Returned Payment - Over-the-Credit Limit	Up to \$37 Up to \$37 None

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your cardholder agreement for more details.

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your cardholder agreement.

* When you apply, we will evaluate your income and credit information to determine the regular APR that will apply to Purchases and Balance Transfers.

Trustmark Summary of Terms (Application)

USA Patriot Act: 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 to you:* When you open an account, we will ask you 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.

Rewards and Credit Limits			
	Blue Advantage Mastercard® Credit Card	Blue Pearl Mastercard® Credit Card	Blue Diamond Mastercard® Credit Card
Credit Limits	Minimum credit limit: \$500. Must be fully secured by Trustmark Savings Account.	Maximum credit limit up to \$10,000. Credit limit disclosed at account opening, based on credit score and gross monthly income multiplier.	Minimum credit limit ≥ \$10,000. Credit limit disclosed at account opening, based on credit score and gross monthly income multiplier.
Rewards	1.00% Cashback for each \$1.00 spent on all eligible purchases. Cashback is automatically applied as a monthly statement credit.	One (1) Point for each \$1.00 spent on all eligible purchases. There is no limit to the number of points you can earn. The value of a point is \$0.01 per point. Rewards Terms and Conditions provided at account registration. www.TrustmarkRewards.com to register for point redemptions or call Rewards Customer Service at (833)-256-3888 for assistance.	Two (2) Points for each \$1 spent on all eligible gas and restaurant purchases, based on Merchant Category Code. In addition, (1) Point for each \$1 spent on all other eligible purchases. The value of 1 point is \$0.01 per point. Rewards Terms and Conditions provided at account registration. www.TrustmarkRewards.com to register for point redemptions or call Rewards Customer Service at (833)-256-3888 for assistance.

Application Terms and Conditions: The words "you" and "your" mean each person and all persons who apply to Trustmark National Bank, Jackson, MS ("Trustmark," "we," "us," and "our") for a credit card account ("Account"). When you apply or otherwise respond to our solicitation for an Account, you understand and agree that:

1. You are asking us to issue credit cards to you and each authorized user designated by any of you for Account access. Each of you and all of you agree to be responsible for Account use by any of you and by each authorized user designated by any of you. You received, read, and agreed to all terms and conditions provided with this application. You promise that all information and documents provided with your application are true, correct, and complete and we may rely on them. We will retain your Account application.
2. We are authorized to obtain credit report, employment, income, address, identity, and other information about you from consumer reporting agencies, other financial institutions, creditors, landlords, employers, government agencies, and other legitimate third-party information sources to evaluate your Account application and, if we open an Account for you, to review, collect, and service your Account. If you ask us, we will tell you the name and address of any consumer reporting agency from which we obtained a consumer report.
3. If we open an Account for you, you will read the Cardholder Agreement and Disclosure Statement and Trustmark Summary of Terms that accompany your credit card carefully before any of you use the Account or allow it to be used by any authorized user. If we open an Account for you, you will be subject to all terms and conditions described in the Cardholder Agreement and Disclosure Statement, as amended from time to time, including but not limited to its terms related to your minimum payments, rates and fees, and changes in terms. We may change the Cardholder Agreement and Disclosure Statement and the rates, fees, and terms of your Account as allowed by law, after we give any notice and wait any time period that the law requires. The Cardholder Agreement and Disclosure Statement and Account will be governed by federal and Mississippi law. The Cardholder Agreement and Disclosure Statement becomes effective the first time any of you or any authorized user conducts a transaction with a credit card associated with your Account or uses the Account in any way.
4. The obligations incurred with this Account are being incurred in the interest of your marriage or family if you are married and live in a community property state.

Military Lending Act; Statement of Military Annual Percentage Rate (MAPR): Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an Annual Percentage Rate of 36%. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transactions; any application fee charge (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). Members of the Armed Forces and their dependents protected by the Military Lending Act ("Covered Borrowers") may call us at 800-243-2524 to hear important disclosures and payment information. Covered Borrowers may also review the disclosures shown in the table above and in the Minimum Payment section of the Cardholder Agreement and Disclosure Statement for more information.

TCPA Consent & Privacy. Notwithstanding any current or prior election to opt in or opt out of receiving telemarketing calls or SMS messages (including text messages) from us, our agents, representatives, affiliates, or anyone calling on our behalf, you expressly consent to be contacted by us, our agents, representatives, affiliates, or anyone calling on our behalf for any and all purposes arising out of or relating to your credit card and/or account, at any telephone number, or physical or electronic address you provide or at which you may be reached. You agree we may contact you in any way, including SMS messages (including text messages), calls using prerecorded messages and artificial voice, and calls and messages delivered using an automatic telephone dialing system or an automatic texting system. Automated messages may be played when the telephone is answered whether by you or someone else. In the event that an agent or representative calls, he or she may also leave a message on your answering machine, voice mail, or send one via text. You consent to receive SMS messages (including text messages), calls and messages (including prerecorded, artificial voice and autodialed) from us, our agents, representatives, affiliates, or anyone calling on our behalf at the specific number(s) you have provided to us, or numbers we can reasonably associate with your account (through skip trace, caller ID capture or other means), with information or questions about your application, credit card and/or account. You certify, warrant, and represent that the telephone numbers that you have provided to us are your contact numbers. You represent that you are permitted to receive calls at each of the telephone numbers you have provided to us. You agree to promptly alert us whenever you stop using a particular telephone number. Your cellular or mobile telephone provider will charge you according to the type of plan you carry. You also agree that we may contact you by email, using any email address you have provided to us or that you provide to us in the future. We may listen to and/or record phone calls between you and our representatives without notice to you as permitted by applicable law. For example, we listen to and record calls for quality monitoring purposes.