

## Important Disclosures

These are effective as of **April 1, 2019**. Subject to change. Contact us at **800.854.7642** or by mail at **P.O. Box 723847 Atlanta, GA 31139-0847** with any questions you may have.

### Interest Rates and Interest Charges

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>10.99% - 21.99%</b> When you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>4.99%</b> introductory APR for 6 billing cycles. After that, your APR will be <b>10.99% - 21.99%</b> When you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>15.99% - 24.99%</b> When you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	<b>25.99%</b> . This APR will vary with the market based on the Prime Rate. This APR may be applied to your account if you: (1) Make a late payment (2) Make a payment that is returned (3) Do any of the above on any other account held with us <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for any of these reasons, we may keep them at this higher level indefinitely or until we receive six (6) consecutive payments by the required due date.
<b>How to Avoid Paying Interest</b>	Your payment due date is at least <b>25</b> days after the close of each billing period. We will not charge you periodic interest on new purchases, or any portion of a new purchase, paid by the due date on your current billing statement if your entire balance on your previous billing statement is paid in full by the due date on that statement.
<b>Minimum Interest Charge</b>	The minimum charge for interest will be no less than <b>\$1.00</b> or such minimum determined by the State in which you are a resident at the time of application.
<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="https://www.consumerfinance.gov/learnmore">https://www.consumerfinance.gov/learnmore</a></b>

### Fees

<b>Annual Fee</b>	None	
<b>Rewards Membership Fee</b>	None	
<b>Transaction Fees:</b>	Balance Transfer	Either <b>\$10.00</b> or <b>4.0%</b> of the amount of each transfer, whichever is greater.
	Cash Advance	Either <b>\$10.00</b> or <b>5.0%</b> of the amount advanced, whichever is greater.
	Foreign Transaction	<b>3.0%</b> of the US dollar amount of the transactions originating in a foreign country.
<b>Penalty Fees:</b>	Late Fee	Up to <b>\$35.00</b>
	Over the Credit Limit	None
	Return Check Charge	<b>\$25.00</b> per item

**How We Will Calculate Your Balance:** The method used to calculate your balance is called "average daily balance (including new purchases)." See cardholder agreement for more details.

**Variable Rate Information:** Your APRs will vary with the market based on the Prime Rate. The Prime Rate is the highest FI prime loan rate as published by the Wall Street Journal in its Money Rates Section on the 14th day (or the next business day if the 14th is not a business day) of the calendar month preceding the first day of the billing period. If the Periodic Rate(s) and corresponding Annual Percentage Rate(s) increase, your interest charges will increase and your minimum payment may be greater.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in the Cardholder Agreement that will be provided to you before you can begin using your new card.

**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.

**LATE FEE:** Up to \$35.00.

**CARDHOLDER AGREEMENT:** By keeping, using or permitting others to use the account or any card, you agree to the terms of the Cardholder Agreement, which will be sent with the card. You also agree that the Cardholder Agreement and the account are governed by Arkansas and Federal law. The terms of your account, including rates and fees, are subject to change to the extent permitted by law.

**ARBITRATION AGREEMENT:** (Agreement to Arbitrate) Arbitration is a method of deciding disputes outside the court system. Your Cardholder Agreement will include an Arbitration Provision (the "Provision"), which governs when and how any disputes you and we may have will be arbitrated instead of decided in court. **INFORMATION SHARING:** First Arkansas Bank and Trust's Privacy Policy is available online at [www.24-7cardaccess.com](http://www.24-7cardaccess.com)

### STATE LAW NOTICES

Finance charges not in excess of those permitted by law will be charged on outstanding balances from month to month. You may at any time pay all or part of your unpaid balance.

**CALIFORNIA RESIDENTS:** Applicant, if married, may apply for a separate account.

**DELAWARE and MARYLAND RESIDENTS:** Finance charges will be imposed in amounts or at rates not in excess of those permitted by law on the outstanding balances from month to month.

**NEW YORK RESIDENTS:** New York residents may contact the New York state department of financial institutions by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. 800) 342-3736 and [www.dfs.ny.gov](http://www.dfs.ny.gov).

**OHIO 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.

**WISCONSIN RESIDENTS:** We will not charge you attorneys' fees, court costs or other collections costs incurred as a result of your default.

**MARRIED WISCONSIN RESIDENTS:** No provisions of any marital property agreement, unilateral statement under section 766.59 or court decree under section 66.70 will adversely affect the interest of the creditor unless the creditor, prior to the time credit is granted, is furnished a copy of the agreement, statement, or decree or has actual knowledge of the adverse position when the obligation to the creditor is incurred. We are required to ask you to provide the name and address of your spouse.

### AUTO-PAYMENT (ACH) AUTHORIZATION

You authorize us, or our servicer, to initiate Automated Clearing House ("ACH") debit entries to the Financial Institution account(s) that you identify on this form ("Financial Institution Account") on each monthly payment due date, to pay the amount you select (but not exceeding the then current balance of your account), and to re-initiate a debit entry after notification that a debit entry has been dishonored, (in accordance to NACHA rules).

You have the right to receive notice of all electronic fund transfers from your Financial Institution Account that vary in amount, and by signing the ACH Authorization, you agree that your monthly billing statement will serve as your notice of the amount of your monthly payment.

YOU ARE NOT REQUIRED TO AGREE TO THIS ACH AUTHORIZATION IN ORDER TO OBTAIN AN EXTENSION OF CREDIT FROM US. Automatic payment is offered for your convenience. You may make additional payments by any accepted means, but any such payments will have no effect on the initiation of payments under this authorization. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop payment at any time by notifying us by letter at Card Assets, P.O. Box 723847 Atlanta, GA 31139-0847 or by phone at 800-854-7642 at least three business days before the automatic payment is scheduled to occur. If you stop payment, you are still responsible to make your minimum payment due by the payment due date. You acknowledge that you are voluntarily choosing to pay electronically. You understand and acknowledge that you may terminate the ACH Authorization by notifying us at **Card Assets, P.O. Box 723847 Atlanta, GA 31139-0847** in such time and manner as to afford us and your Financial Institution a reasonable opportunity to act on it. You also authorize us to verify all of the information that you have provided to us, as well as certain past and/or current information. If there is any missing or erroneous information in or with the information that you have provided to us regarding your Financial Institution, Financial Institution routing and transit number, or Financial Institution Account number, then you authorize us to verify and correct such information.

If you or we terminate automatic payments, then you will be responsible for paying all amounts that you owe us by other acceptable means.

