

PLEASE READ THESE TERMS AND CONDITIONS. We may change the rates, fees, and terms of your account at any time in accordance with the Cardholder Agreement to be sent with your card and with applicable law.

CREDIT CARD DISCLOSURES

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases*	0% introductory APR for the first 12 months. After that, your APR will be 17.25% to 21.00% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers*	0% introductory APR for the first 12 months. After that, your APR will be 17.25% to 21.00% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	Your APR is 21.00% . This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	None
Paying Interest	Your due date is at least 24 days after the close of each billing cycle. Purchases & Balance Transfers – We will not charge you interest on purchases and balance transfers if you pay your entire balance by the payment due date each month. Cash Advances – We will charge you interest on cash advances from the date of posting.
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: www.consumerfinance.gov/learnmore .
FEES	
Annual Fee	\$0
Transaction Fees	
• Balance Transfer**	4% of each new Balance Transfer, but the fee will not be less than \$10 per transaction.
• Cash Advance	4% of each new Cash Advance, but the fee will not be less than \$10 per transaction.
• Foreign Transaction	\$0
Penalty Fees	
• Late Payment	Up to \$35
• Over-the-Credit Limit	\$0
• Returned Payment	Up to \$35

How we will calculate your balance: We use a method called “average daily balance (including new purchases, balance transfers, and cash advances).”

Current Information: The information provided here is accurate as of **01/02/23** and is subject to change at any time without prior notice. To receive the most recent information, please write to BankCard Center, P.O. Box 1545, Memphis, TN 38101-1545.

Prime Rate: APRs may increase or decrease for each new billing cycle based on changes in the U.S. Prime Rate published in *The Wall Street Journal* (“Prime”). An increase in your rates will increase your finance charges and may increase your minimum monthly payment. First Horizon may impose caps on your rates, but your rates will not exceed the maximum we are allowed to charge under applicable law. Each APR will equal the sum of Prime plus the applicable margin (“Margin”), unless an APR cap is in effect – if so, your APR will be no more than the capped APR. Prime Rate was **7.50%** as of **01/02/23**.

Margin: Margin means the percentage points added to the Prime Rate to calculate the APR. The margin for Purchases and Balance Transfers is selected by us from the range **9.75%** to **14.75%** after our evaluation of information, including your application, credit report information, and ability to repay. The Margin for Cash Advances is **17.50%**.

Application of Payments: We will determine, at our discretion, the amount of and order in which minimum payments will be applied to Purchases, Balance Transfers, Cash Advances, Interest, Finance Charges, and other fees and charges. If your account has balances with different APRs, we will allocate your minimum payments to balances subject to lower APRs before balances subject to higher APRs. If you make more than the minimum payment, we will allocate amounts in excess of the minimum payment to balances subject to higher APRs before balances subject to lower APRs, even if, as required by applicable law, this allocation results in a loss of any Grace Period for which you may otherwise have been eligible. This payment allocation method applies to all higher APR balances, including transactions subject to higher APRs posted since your last statement.

Effects of Making Minimum Payments: If you make only the minimum payment each billing cycle, you will pay more in interest, and it will take you longer to pay off your balance.

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 percent. 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 transaction; any application fee charged (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).

Please call 800-776-6524 to receive the information in the preceding paragraph and a description of your payment obligation orally.

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.

* Introductory rate does not apply if you request to convert an existing account to a new account.

** Only a payment made by us, at your request, via the application, our customer service center, or our website, to transfer all or part of your balance with another creditor to your account with us will be considered and treated as a balance transfer under the Cardholder Agreement. Your use of a check is not considered a balance transfer under the Cardholder Agreement.

