

Thank you for considering a First Horizon Credit Card. To apply, complete the application below and submit it to a bank representative at a branch near you.

First Name	Middle Initial	Last Name
Social Security Number		Date of Birth
Mailing Address (No P.O.	boxes allowed)	
City		State ZIP
Primary Phone	Emai	il Address
( )		
Are you a U.S. citizen or p	ermanent resident alien of	the U.S.? 🗌 Yes 🗌 No
PLEASE TELL US	S ABOUT YOUR JO	В
Present Employer		🗆 Retired
Your Position		Years in This Profession
PLEASE PROVID	DE FINANCIAL INFO	ORMATION
	separate maintenance need n	ot be revealed if you do not wish to have it considered a
Monthly Income (before	taxes)	Includes salary, wages, bonus pay, tips, commission
\$		Employment may be full- or part-time, season irregular, military, or self-employment.
Other Monthly Income (b	efore taxes)	May include your retirement benefits, interest, dividends, Social Security, public assistance (an
\$		alimony, child support and separate maintenanc payments if you want them considered). You ma include your spouse's or other person's incor if you have reasonable access to it.
Source(s) of Other Incom	10	
Monthly Rent or Mortgag	je (if no payment, write \$0)	
\$		Own Rent Other
NOT REQUIRED	FOR CURRENT FIF	RST HORIZON CUSTOMERS
Driver's License #		State Expiration Date
TRANSEER A HI	GHER-RATE BALA	NCF <sup>1</sup>
		edit card to your new card? A minimum ba
	s to any transfer reques	
TRANSFER INFO	ORMATION	
		Card Expiration Date
Account Number		
Account Number Payee		Amount to Transfer:

State

ZIP

City

## PROMO CODE\_

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r II St Ndille	midule initial	Last Name
Social Security Numbe	er	Date of Birth
Mailing Address (No P.	O. boxes allowed)	
City		State ZIP
Primary Phone	Emai	Address
. ,	r permanent resident alien of	the U.S.? 🗆 Yes 🗆 No
PLEASE TELL U	JS ABOUT YOUR JO	B
Present Employer		🗆 Retired
Your Position		Years in This Profession
PLEASE PROV Alimony, child support, c		
PLEASE PROV Alimony, child support, o basis for repaying the of Monthly Income (befor	or separate maintenance need n bligation.	DRMATION
	or separate maintenance need n oligation. <b>re taxes)</b>	DRMATION ot be revealed if you do not wish to have it considered a Includes salary, wages, bonus pay, tips, commission Employment may be full- or part-time, seasonal,
PLEASE PROV Alimony, child support, t basis for repaying the of Monthly Income (befor \$ Other Monthly Income	or separate maintenance need n oligation. re taxes) (before taxes)	DRMATION t be revealed if you do not wish to have it considered a Includes salary, wages, bonus pay, tips, commission Employment may be full- or part-time, seasonal, irregular, military, or self-employment. May include retirement benefits, interest, dividend Social Security, public assistance (and alimony, chil support and separate maintenance payments if you want them considered). You may include your spouse's or other person's income if you have
PLEASE PROV Alimony, child support, c basis for repaying the ot Monthly Income (befor \$ Other Monthly Income \$ Source(s) of Other Inco	or separate maintenance need n oligation. re taxes) (before taxes)	DRMATION t be revealed if you do not wish to have it considered a Includes salary, wages, bonus pay, tips, commission Employment may be full- or part-time, seasonal, irregular, military, or self-employment. May include retirement benefits, interest, dividend Social Security, public assistance (and alimony, chil support and separate maintenance payments if you want them considered). You may include your spouse's or other person's income if you have
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PLEASE PROV Alimony, child support, of basis for repaying the ot Monthly Income (before) \$ Other Monthly Income \$ Source(s) of Other Income Monthly Rent or Mortg \$	or separate maintenance need n oligation. re taxes) (before taxes) ome lage (if no payment, write \$0)	DRMATION         at be revealed if you do not wish to have it considered at ployment may be full-or part-time, seasonal, irregular, military, or self-employment.         May include retirement benefits, interest, dividend Social Security, public assistance (and alimony, chi support and separate maintenance payments if you want them considered). You may include your spouse's or other person's income if you have reasonable access to it.         Residence Information

AUTHORIZED OSEK (NOT REGORED)	
First Name	LastName

**Social Security Number** 

**Date of Birth** 

FOR BANK USE ONLY

FUR BANK USE UNLY	
KYC ID #	Source #
Employee #	Branch/Center #

† Balance transfers are subject to credit line availability. If the total requested to be transferred exceeds your available credit, we may process full and partial transfers beginning with the single largest transfer possible. Transferring balances may take 3 to 4 weeks and will not automatically close your other accounts. You should continue to make payments on those accounts, as needed, to keep them current. Transferring a balance subject to a billing dispute may cancel your dispute rights with that creditor. Interest will be charged on purchases and balance transfers after the 0% APR introductory period unless you pay your entire new balance (including transferred balances) in full each month by the payment due date. You may not transfer balances from other First Horizon accounts. Balance transfers on new accounts are processed no earlier than 10 calendar days after we mail your new credit card. You may withdraw your request by calling 800-382-5465 within that 10-day period. PLEASE READ BEFORE SIGNING: I have answered the questions in this application fully and truthfully and all information provided is complete and correct. I authorize you to obtain information to check my credit records and my statements in this application or elsewhere for purposes of evaluating this application and to update, upgrade, review or collect any transaction or account you conduct or establish for me or any offer you consider extending to me. Upon my request, you will tell me whether you requested consumer reports on me and the names and addresses of the reporting agencies. Please mail all cards, credit agreements, monthly billing statements, and all account correspondence to the first address listed. I promise not to use the account until I have received and read a copy of the Cardholder Agreement and agree to its terms. I understand the terms of my account are subject to change, and that terms can be added or deleted, including rates and fees, as provided in the Cardholder Agreement and in accordance with applicable law. I understand that the Cardholder Agreement, as amended by you from time to time, will govern the use of the account and it includes a provision for the arbitration of claims. I understand that I may apply for credit in my name alone, regardless of my marital status. If this is an application for a joint account, I understand that you require two signatures if we're applying for a joint account or if someone else will be authorized to use my account.

I authorize you, your affiliates, or someone acting on your behalf to contact me using any telephone/contact numbers listed herein or subsequently provided by me to you in connection with this account whether the number is to a paging, cell phone, or specialized or common carrier mobile radio service, or any other service for which I may be charged for the contact, and to contact me by use of voice, text, email and pre-recorded/artificial voice messages or automatic dialing devices. My authorization and information may be relied on and used for debt collection purposes.

We intend to apply for joint credit:

Applicant Initials \_\_\_\_\_Co-Applicant Initials

X		
Applicant's Signature	Date	
Х		/
Co-Applicant's Signature	Date	

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**

	<b>0%</b> introductory APR for the first 12 months.
Annual Percentage Rate (APR) for Purchases*	After that, your APR will be <b>19.50% to 21.00%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers*	<b>0%</b> introductory APR for the first 12 months. After that, your APR will be <b>19.50% to 21.00%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	Your APR is <b>21.00%</b> . This APR will vary with the market based on the Prime Rate. Cash Advance Limit will be limited to 50% of your credit limit.
Penalty APR and When It Applies	None
	Your due date is at least 24 days after the close of each billing cycle.
Paying Interest	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 \$.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 <ul> <li>Balance Transfer**</li> </ul>	<b>4%</b> of each new Balance Transfer, but the fee will not be less than <b>\$10</b> per transaction.
• Cash Advance	<b>4%</b> of each new Cash Advance, but the fee will not be less than <b>\$10</b> per transaction.
<ul> <li>Foreign Transaction</li> </ul>	${\bf 3\%}$ of each transaction converted to U.S. dollars.
Penalty Fees • Late Payment	Up to <b>\$35</b>
Over-the-Credit Limit	\$0
Returned Payment	Up to <b>\$35</b>

**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 **04/02/23** and is subject to change at any time without prior notice unless required by the Cardholder Agreement or applicable law. 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 **8.00%** as of **04/02/23**.

**Eligibility:** We may consider your application to be your request for a Visa Classic card if you do not qualify for a Visa Platinum account.

**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 **10.50% to 15.50%** 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 application perticipation fees for a credit card account).

Please call 800-776-6524 to receive the information in the preceding paragraph and a description of my 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.

<sup>\*\*</sup> 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.

LAW OF TENNESSEE. We can delay enforcing any of our rights under this Agreement any number of times without waiving our rights in the future. If any term of this Agreement is found to be unenforceable, all other provisions remain in full force and effect. Illenal Transactions. You arree not to make or nermit to be made any illenal transactions in the account through use of the card, any other account access device issued by us, or in any other manner. We may, but are not required to, deny authorization for any internet gambling transactions, any internet purchase of tobacco products, or any other illegal transactions. You agree that illegal use of the card or the account will be deemed an action of default and/or breach of contract and, in such event, the account and other related services may be terminated at our discretion. You further agree that should illegal use occur, you may be communed out associated and a line of a second second and a second secon

not to receive this information, please write to us at BankCard Customer Service, PO, Box

1545, Memphis, TN 38101-1545. Please allow sixty (60) days for your request to tak

Telephone Monitoring. You consent and agree that we may monitor and record your

Merchant Refunds/Credits. Merchants are not allowed to make cash refunds for card

Internations of your credit card account, subject to a very few exceptions, instead, if the merchant grants your request for a refund, it is the merchant's responsibility to send a credit through Visa or MasterCard so that we can credit your account. You should retain

your copy of the credit slip prepared by the merchant. If the merchant discloses a policy

limiting or disallowing refunds, you will be bound by it. If you make travel or lodging or other reservations, you will be bound by the merchant's cancellation policy, and you must

obtain a cancellation code from the motivation of minimum scatteration poincy, and you must obtain a cancellation code from the merchant to avoid or limit any charges in accordance with that policy. If you give a merchant continuing authority to charge your account for

repeat charges, you must notify the merchant when you wish to revoke that authorization. If the merchant continues to initiate such charges, to preserve your billing rights you must

Assignment. We may assign any or all of our rights under this Agreement, including any

Captions. Captions used in this Agreement are intended solely as aids to convenient

Applicable Law/Non-Waiver/Severability. YOUR ACCOUNT AND THE TERMS AND

ENFORCEMENT OF THIS AGREEMENT WILL BE GOVERNED BY FEDERAL LAW AND THE

continue to notify us promotly every time your billing statement reflects a new charge.

reference and do not affect the interpretation of this Agreement.

telephone calls with our employees or contractors.

Lost or Stolen Cards/Unauthorized Use. If any card (or convenience check) is lost or stolen or if you think someone used or may use your account without permission, you agree to notify us immediately by calling 1-800-382-5465 or (901) 818-9250 (Collect) if you are outside the continental United States. Upon our request, you agree to provide us such

written information as we request or require to assist our investigation Liability for Unauthorized Use. You will not be liable for any unauthorized use that occurs

after you notify us. You may, however, be liable for unauthorized use that occurs before you notify in

#### ABBITRATION PROVISION

debt you owe us.

### As of October 3, 2017, this section, Arbitration, does not apply if, on the date you enter into

As on occours 3, 2017, this section, Automation, does not apply in, or the date you enter in this Agreement or on the date we seek to invoke our arbitration provision, you are covered by the federal Military Lending Act as an active duty member of the Armed Forces, on active

Guard or Reserve duty, or a dependent of such a member. ARBITRATION: PLEASE READ THE FOLLOWING ARBITRATION PROVISION CAREFULLY. IT PROVIDES FOR MANDATORY ARBITRATION OF CONSUMER CLAIMS (SUBJECT TO SOME

INCLUDE THE RIGHT TO CONDUCT DISCOVERY OR TO APPEAL. FEES AND EXPENSES OF ARBITRATION MAY BE HIGHER THAN THOSE ASSOCIATED WITH COURT PROCEEDINGS. THE ARBITRATOR'S DECISION WILL BE BINDING. EXCEPT AS PROVIDED BELOW. Agreement to Arbitrate. Upon the election of either you or us, any Claims (as defined below), except for Claims filed in a small claims court, may be resolved by mandatory, bindin arbitration. The small claims court exclusion applies only so long as the dispute remains in

the small claims court and is an individual (non-class, non-representative) Claim. If a Claim asserted in small claims court is transferred or appealed to a different court, either you or

we may then elect mandatory, binding arbitration pursuant to this Arbitration Provision. This

Arbitration Provision is made pursuant to a transaction involving interstate commerce and shall be governed by and enforceable under the Federal Arbitration Act (the FAA).

Definitions for Arbitration Provision. As used in this Arbitration Provision, the following

erms have the following definitions. The words we, our and us mean First Horizon Ban

the parent company, and their direct and indirect subsidiaries and affiliates, together with their employees, officers, directors, successors, and assigns. The words you, your, and yours refer to any Consumer applicant, co-applicant, authorized user of the account, or legal

representative of any of the foregoing, and anyone claiming through such person or incident to the account. The word "Consumer" means a natural person who holds an account

primary to personal, family of nouseholo purposes. The word claim means any claim, controversy, of dispute of any kind attising from or relating to the account or any relationship arising from or related to the account. The word Claim includes, but is not limited to, any claim, controversy or dispute involving one or more of the following: the (prmation, application, enforceability, or interpretation of this Arbitration Provision

the account, whether made before or after the account was opened; the opening, administration and termination of the account;

any advertisements, solicitations, disclosures or other communications relation to

any interest, fees and other charges to the account; any products or services (whether provided by us or a third party) related to or

any use or disclosure of information about you or the account; any other matters relating to the account or your credit card relationship with us.

<u>All Claims Subject to Arbitration Provision</u>, All Claims are subject to this Arbitration Provision, regardless of whether the Claim: (i) previously existed, is now existing (whether discovered or undiscovered) or arises later; (ii) is based on a theory of contract, tort

(including intentional tort), negligence, agency or other vicarious liability, fraud, statute, regulation, constitution, or any other source of law or equity; (iii) seeks monetary damages,

or declaratory, injunctive relief, or other remedy or relief, (iv) is asserted as an initial claim, counterclaim, crossclaim, interpleader action, third-party claim or other action; or (v) is asserted as an individual claim or as part of a class action or other representative or

collective action. (Any Claim asserted as part of a class action or other representative or

collective action shall proceed in arbitration on an individual basis as set forth below.) Joint

which the same Cardholders regally responsible will be treated as one person for this purpose. All questions about whether disputes are subject to arbitration shall be resolved by interpreting this arbitration provision in the broadest way the law will allow it to be enforced.

Initiation of Arbitration. The party electing arbitration must use the arbitration administrator

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Cardbolders, applicants and authorized users on a single account or multiple accounts for

or other part of the Agreement:

any transactions involving the account;

offered in connection with the account:

primarily for personal family or household purposes. The word Claim means any claim

EXCEPTIONS). INSTEAD OF COURT PROCEEDINGS. IF YOU OR WE FLECT ARBITRATION  shown below and follow its rules and procedures, except as otherwise stated in this Arbitration Provision. Copies of its current rules, procedures, forms, and related information, including information about how to file a Claim, may be obtained by contacting the Administrator as follows: . American Arbitration Association Case Filing Services 1101 Laurel Oak Road, Suite 100

Voorhees, NJ 08043
Toll free number: 877-495-4185
http://www.adr.org
claims court exclusion set forth above, eithe

Toll free number: 877-495-4185
http://www.adr.org
Except for the small claims court exclusion set forth above, either you of
appropriate court to compel arbitration, or stay litigation pending arbitrat

with the Claim as a lawsuit in court, in which case the Class Action Waiver set forth below

Class Action and Jury Waiver, You and we hereby knowingly and voluntarily (1) waive the right to proceed as part of any class action and (2) waive the right to a trial by jury of any

and all Claims. No Claim submitted to arbitration is heard by a jury or may be brought as

and all claims. No claim submittle to andivation is heard by a jury or may be brought as a class action or as a private attorney general. You do not have the right to act as a class representative or participate as a member of a class of claimants with respect to any Claim submitted to arbitration (Class Action Waiver). Any Claim resolved by arbitration shall be

arbitrated on an individual basis by a single arbitrator. The arbitrator's authority to resolve

Claims is limited to Claims between you and us alone, and the arbitrator's authority to make

awards is limited to you and us alone. Furthermore, Claims brought by you against us or

Severability. The parties to this Arbitration Provision acknowledge that the Class Action

Waiver is material and essential to the arbitration of any disputes between the parties and is non-severable from this Arbitration Provision. If the Class Action Waiver is limited, voided or

ound unenforceable, then the parties' agreement to arbitrate (except for this sentence) shall

be null and yold with respect to such proceeding, subject to the right to appeal the limitation

or invalidation of the Class Action Waiver. The parties acknowledge and agree that under no

of instantion of the class ection be arbitrated. If any portion of this Arbitration Provision, other than the Class Action Waiver, cannot be enforced, that portion will be severed, and the

Arbitration Procedures and Law, A single arbitrator chosen by the Administrator will

resolve Claims pursuant to the rules and procedures of the Administrator and this Arbitration Provision. This Arbitration Provision will govern in the event of conflict with the Administrator's rules and procedures. Discovery procedures available to parties will be

limited by the Administrator's rules and procedures. The arbitrator will apply applicable

substantive law consistent with the FAA and applicable statutes of limitations and honor legally recognized claims of privilege. The arbitrator will have the power to award any

damages or other relief that would be available in court and are permitted under the terms

being arbitrated. The arbitrator and this Arbitration Provision will not be subject to federal.

state, or local rules of procedure and evidence applicable to lawsuits or to state or local

laws relating to arbitration. Either party may choose to have an arbitration hearing and to be

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itions of this Agreement, but only with respect to the named parties and the Claims

rest of the Arbitration Provision will continue to apply.

by us against you may not be joined or consolidated in arbitration with Claims brought or against someone other than you, unless otherwise agreed to in writing by all parties.

still annlies

appropriate court to compel arbitration, or stay litigation pending arbitration, of any Claim, even if the Claim is part of a lawsuit in court. A party who has asserted a Claim in a lawsuit

i or we may ask an may nevertheless elect mandatory arbitration with respect to any Claims subsequently asserted in that lawsuit by any other party. Delay in exercising these rights shall not waive pay your attorneys' fees and costs. Otherwise, each party will bear its own attorneys' fees asserte in that awsuit by any other party. Usely in exercising these rights stall not wave such rights. Failure to exercise arbitration rights with respect to a particular Glaim shall not wave your right or our right to demand arbitration of any other Glaim. If the Administrator declines to administer a Glaim in arbitration, then either party shall have the right to proceed and costs, regardless of who prevails.

Costs of Arbitration. You and we will be responsible for paying the fees of the arbitrator and any administrative fees charged by the Administrator according to the rules and procedures of the Administrator. We will also pay or reimburse you for all or part of other arbitration fees, if the arbitrator determines there is good reason to do so, and we will pay any fees and another will be used and to be any other to be and any administration of the arbitration of the determines the second and costs, which we are required to pay by law or by the rules and procedures of the Administrator. In addition, in the event that you receive an arbitration award that is greate than our last written settlement offer the arbitrator shall have the discretion to require us to

Enality of Arbitration. The arbitrator's decision is final and binding on the parties, except for

many of contract of the subsection of the section o

Survival of Arbitration Provision, This Arbitration Provision shall survive: (i) terminatio

or changes in the Agreement and/or related agreements or programs, the account, and the relationship between you and us concerning the account and related programs; (ii)

bankruptcy of any party; and (iii) any sale, assignment or other transfer of the account, or any amounts owed on the account. Any different agreement regarding arbitration of Claims

This notice tells you about your rights and our responsibilities under the Fair Credit

What To Do II You Find A Mistake On Your Statement If you think there is a merror on your statement, while to us at: BankGard Center, PO. Box 1545. Mempris, Th 38101-1545. : You may also login to Banking Online and submit a transaction display. I you in mend og use the following information: Account information: Your name and account rumber. Dollar amount: The dollar amount of the suspected error.

Description of problem: If you think there is an error on your bill, describe what you

At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any notential errors in writing (or electronically). You may call us, but

If you do we are not required to investigate any potential errors; and you may have to pay the amount in question.

What Will Happen Atter We Receive Your Letter When we receive your letter, we must do two things; I. Within 30 days of receiving your letter, we must letl you that we received your letter. We will also tell you if we have already corrected the error.

Within 90 days of receiving your letter, we must either correct the error or explain to you

by any court having jurisdiction.

ust be agreed in writing.

Billing Act.

You must contact us:

Your Rilling Rights: Keen this Document for Future Use

What To Do If You Find A Mistake On Your Statement

What Will Hannen After We Receive Your Letter

why we believe the hill is correct

believe is wrong and why you believe it is a mistake

Within 60 days after the error appeared on your statement.

represented by counsel. An arbitration hearing may be conducted by telephone if the parties

written statement of reasons for the award.

use reasonable efforts to protect confidential information if requested to do so by any party The arbitrator will make any award in writing and, upon a timely written request, provide a

represented by collisist, and aduitation reaming thay be conducted by telephone in the parties agree. Any participatry arbitration hearing that you attend in person will occur at a place designated by the Administrator at a location within the federal judicial district that includes your billing address or at some other place agreed upon by you and us. The arbitrator will be a compared with the other billing address or at some other place agreed upon by you and us. The arbitrator will be a compared with the other billing address or at some other place agreed upon by you and us. The arbitrator will be a compared with the other billing address or at some other place agreed upon by you and us. The arbitrator will be a compared with the other billing address or at some other place agreed upon by you and us. The arbitrator will be a compared with the other billing address or at some other place agreed upon by you and us. The arbitrator will be a compared with the other billing address or at some other place agreed upon by you and us. The arbitrator will be a compared with the other billing address or at some other place agreed upon by you and us. The arbitrator will be a compared with the other billing address or at some other billing address or at some other place agreed upon by you and us. The arbitrator will be a compared with the other billing address or at some other place agreed upon by you and upon the billing address or at some other billing address or at some other place agreed upon by you and upon the billing address or at some other billing address or at some other place agreed upon by you and upon the billing address or at some other billing address or at some other place agreed upon by you and upon the billing address or at some other billing address or at some oth The charge in guestion may remain on your statement, and we may continue to charge you interest on that amount.

While you do not have to pay the amount in question, you are responsible for the ainder of your balance

- We can apply any unpaid amount against your credit limit.

along with applicable interest and fees. We will send you a statement of the amount

If you receive our explanation but still believe your bill is wrong, you must write to us

within 10 days telling us that you still refuse to pay. If you do so, we cannot report you

as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those

organizations know when the matter has been settled between us. If we do not follow all

of the rules above, you do not have to pay the first \$50 of the amount you question even

If you are dissatisfied with the goods or services that you have purchased with your credit

card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

The nurchase must have been made in your home state or within 100 miles of your

The purchase must have been made in your nome state or winth 100 miles or your current mailing address, and the purchase price must have been more than \$50, (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
 You must have used your credit card for the purchase. Purchases made with cash

advances from an ATM or with a check that accesses your credit card account do not

If all of the criteria above are met and you are still dissatisfied with the nurchase contact

In all of the chiefla above all fined and you are similated and the pluricuse, comparison of the pluricuse, contact us in writing at: BankCard Center, PO. Box 1545, Memphis, TN 38101-1545, You may also contact us by logging in to Banking Online and submitting a transaction dispute. While we investigate, the same rules apply to the disputed amount as discussed above.

After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

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you owe and the date payment is due. We may then report you as delinquent if you

We cannot try to collect the amount in question, or report you as delinquent on that

CARDHOLDER AGREEMENT

and Disclosures Under The Federal Truth In Lending Act

Using Your Account

Introductory Rates.

Promise to Pay

Making Payments..

Form of Payments

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Cash Advance Balance

Purchase Balance....

Cash Advance Fee

Balance Transfer Fee.... Returned Payment Fee.

Late Payment Fee ..... Collection Costs and Attorneys' Fees.

Other Fees and Charges

Security Interest.....

Secured Credit Card

Account Use by Others

Credit Information ......

Telephone Monitoring

Illegal Transactions..... Lost or Stolen Cards/Unauthorized Use.

BILLING BIGHTS NOTICE

Merchant Refunds/Credits

Promotions ...

Assimment

ARBITRATION ..

Rev 12/22

ices ault/Entire Ralance Due

Non-default Termination or Suspension

Captions Applicable Law/Non-Waiver/Severability .

Liability for Unauthorized Use ......

Grace Period for Balance Transfers ... Cash Advances .....

New Balance

- After we finish our investigation, one of two things will happen:

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

- We missi our investigation, one of two mings with rappen:
   If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
   If we do not believe there was a mistake: You will have to pay the amount in question, below with excitable interest and fees Music franchises a believe the amount in question.

While we investigate whether or not there has been an error:

do not pay the amount we think you owe.

To use this right, all of the following must be true:

You must not yet have fully paid for the purchase.

if your hill is correct

malifu

M-134681

Agreement and Definitions. This Cardholder Agreement, the folder containing your card Agreement and Deminions: This Catolitical Agreement, the foods of the food and the including the Account Opening Disclosure Table on the back of the folder, changes and notices of changes we make to your account and/or this agreement as provided herein, and all documents bearing your hand-written, electronic or digital signature (such as, add and likelihol and ensure the anomaly and another acceleration of the cather related and the anomaly account of the anomaly and the anomaly acceleration of the cather related and the anomaly acceleration of the anomaly acceleration of the acceleration of the anomaly acceleration of the accelerat but not limited to, any application, convenience check or sales slip) or other evidence of indebtedness on the credit card account constitute the contract governing your credit card account (the "Agreement"). The words "you" and "your" refer to each person jointly and severally (if more than one) who has applied for or otherwise agreed to be responsible for the account. The words "we", "our", and "us", mean First Horizon Bank, and its successors, assigns, agents and/or authorized representatives, The word "card" means each MasterCard or Visa card issued on the account. The card is our property, and you agree to surrender it to us or our agent upon request. This Agreement is binding on you agree to surrencer in to is or our agent upon request. This greement is ontoining on you unless you cancel your account within 30 days after receiving the card and you have on tused or authorized use of your account. This card is available only to individuals for consumer use and will not be issued to sole proprietorships, corporations, partnerships or limited liability companying. limited liability companies.

Changes In Terms, You consent and agree that at any time we may add, delete, remove amend, or change any terms and conditions of this Agreement, including but not limited to the Annual Percentage Rate (APR), fees or other terms. Such amendments may apply to the unpaid balance and to new transactions, as allowed by applicable law. Reasons we may change the terms and conditions of this Agreement include, but are not limited to, may change the terms and condutors of this Agreement include, but are not limited to, risks associated with your account, economic and market conditions and trends, product parameters, and our business needs and considerations. If we make such amendments, you will receive advance notice and a right to opt out, as may be required by the Agreement and applicable law.

Using Your Account. In addition to the card, we may furnish you checks which can be used to access your account. You agree to use checks only in the form we furnish and according to any instructions we give you. You cannot stop payment on checks used to access the account. You may use your account to purchase goods and services and to net Cash Advances

Cash Advances include cash obtained from narticination financial institutions and ATMs Usan Anvances include cash doctained from participang imanical institutions and Anks, transactions using checks to access your account, and cash-equivalent transactions (including purchases of travelers' checks, casino chips and other items which Visa or MasterCard rules, as applicable, designate as cash or cash-equivalent transactions). The amount of a Cash Advance obtained from an ATM may include a sucharge imposed by the ATM owner.

Purchases are transactions initiated with the card or account for the purchase of goods or services from participating merchants (excluding cash-equivalent transactions) and such other charnes we designate as Purchases

Only a payment made by us, at your request via our customer service center or our website, biny payment made up of an your balance with another creditor to your account with us will be considered and treated as a Balance Transfer under this Agreement. Your use of a check used to access your account for any purpose is not considered a Balance Transfer under this Agreement. s Aareen

Introductory Rates. If we have offered you an Introductory Rate, the enclosed folder containing your card (including the Account Apoing Disclosure Table on the back of the folder) provides information concerning the Introductory Annual Percentage Rate for Purchases, Balance Transfers and Cash Advances and the length of the Introductory Period. When the introductory Period expires, your Standard (Variable) Rates and monthly periodic the introductory Period expires, your Standard (Variable) Rates and monthly periodic rates (also shown on the enclosed folder containing your card and Account Opening Disclosure Table will apply and may vary each month as described in the Standard deviceb Discussion like in which will apply and may vary each month as described in the Standard deviceb Disclosure Table will apply and may vary each month as described in the Standard deviceb Disclosure Table will apply and may vary each month as described in the Standard deviceb Disclosure Table will apply and may vary each month as described in the Standard deviceb Disclosure Table will apply and may vary each month as described in the Standard deviceb Disclosure Table will apply and may vary each month as described in the Standard deviceb Disclosure Table will apply and may vary each month as described in the Standard deviceb Disclosure Table will apply and may vary each month as described in the Standard deviceb Disclosure Table will apply and may vary each month as described in the Standard deviceb Disclosure Table will apply and may vary each month as described in the Standard deviceb Disclosure Table will apply and may vary each month as described in the Standard deviceb Disclosure Table will apply and may vary each month as described in the Standard deviceb Disclosure Table will apply and may vary each month as described in the Standard deviceb Disclosure Table will apply and may vary each month as described in the Standard deviceb Disclosure Table will apply and may vary each month as described deviceb Disclosure Table will apply and may vary each month as described deviceb Disclosure Table will apply and may will be a standard deviceb Disclosure Table will apply and may will be a standard deviceb Disclosure Table will apply and may will be a standard deviceb Disclosure Table will be a standard deviceb Disclosure Table will be a standard (Variable) Rates provision below.

Standard (Variable) Rates, Except as otherwise stated in this "Standard (Variable) Samaru (variate) hates, chegin as outerwise statement, the monthly periodic rates and Rates' provision or upon amendment of this Agreement, the monthly periodic rates and corresponding APRs used to compute the periodic interest charges on your account will be variable rates which may increase or decrease for each new billing cycle based on theorem in the LIC Dates Rate models and the declaration of the MUNI Create changes in the U.S. Prime Rate published in the "Markets Lineup" section of The Wall Street Journal ("Prime"). Your corresponding APRs. divided by 12 and truncated to the next one housandth percentage point will be your monthly periodic rates. Your rates will not excee the maximum we are allowed to charge under applicable law. We will use the value of Prime published on the last business day of each calendar month (the "Determination Date") in order to calculate your APRs in effect from the first day through the last day of your billing cycle ending in the calendar month following the Determination Date. If more than one Prime rate is published on the Determination Date, we will use the biobest. An increase in you rates will increase your interest charges and may increase your minimum monthly paymen Your APRs on Purchases, Balance Transfers and Cash Advances could be different for each of these catenories of transactions and certain balances within these ca as balances subject to promotional rates). Each APR will equal the sum of Prime nur as balances subject to promotional needs). Each AFA will equal the subject of the applicable margin ("Margin"). Margin means the percentage points added to the Prime Rate to calculate the APR. Your Margins, corresponding APRs and monthly periodic rates for Purchases, Balance Transfers and Cash Advances are shown on the enclosed folder containing your card which includes the Account Opening Disclosure Table on the back of the folder. <u>Visa Money Transfer.</u> You have the ability to receive a credit transfer to your credit card via a Visa Money Transfer under which you or a third party may transfer funds to you. Funds will appear on the statement as a "Visa Transfer", but indue will be treated as a non-proper payment to your account within 2 business days of receipt. We have the right to refuse!

return a transfer restricted/prohibited by applicable federal, state or local law or by this

Interest Charges. We will impose periodic interest charges based on the monthly periodic Tates that apply horizons and a second secon

If the periodic interest charge calculated for a billing cycle in the manner described in the

Calculating Average Daily Balances section is less than \$.50 but more than \$.00, we will impose a \$.50 minimum charge (in addition to any applicable Cash Advance Fee(s)). The

amount of interest charged will be shown on your billing statement in the Interest Charged

section; except that, when imposed, the minimum charge will appear in the Fees Charger

Foreign Currency Transactions. If a transaction on the account is in a currency other than

<u>Tereinforderectory intersections</u>, in a transaction on the account is in a currency order than it. U.S. Dollars, Visa or MasterCard will convert the amount of the transaction (whether a purchase, cash advance or credit) to U.S. Dollars as provided by Visa or MasterCard rules then in effect. Currently, Visa and MasterCard rules provide that the exchange rate between the transaction exercise of the Niller account of the transaction provide rate of the transaction of the transactio

between the transaction currency and the billing currency used for processing international

transactions will be a rate selected by Visa or MasterCard from the ranne of rates available

in wholesale currency markets for the applicable central processing date (which rate may vary from the rate Visa or MasterCard itself receives) or the government mandated rate in

Currency Conversion Fee, Each Currency Conversion Fee will be itemized in the Transactions

be shown on your billing statement in the Fees Charged section

section on your hillion statement. The total amount of any Currency Conversion Fee(s) will

Grace Period for Purchases, You will have a grace period during which we will not impose an

<u>statesectation un crustistas</u>, tou win lare a graze period during winch we will not impose an interest charge on Purchases if you pay your New Balance by the Payment Due Date shown on the billing statement each month. Otherwise, we will impose a periodic interest charge on the average daily balance of Purchases.

Grace Period for Balance Transfers, You will have a grace period during which we will not impose an interest charge on Balance Transfers if you pay your entire balance by the Payment Due Date shown on the billing statement each month. Otherwise, we will impose a

Cash Advances. There is no grace period for Cash Advances. We will impose a periodic

Calcurating werage Daily balance. <u>Purchase Balance</u>. To determine this average daily balance, we (a) start with the previous Purchase balance at the beginning of each new billing cycle and subtract any unpaid interest chare and unpaid fees which were included in that balance: (b) determine the Purchase

balance for each day of the billing cycle by subtracting any payments and credits applied to the Purchase balance and by adding new Purchases; and (c) at the end of the billing cycle,

add these daily balances and divide the total by the number of days in the billing cycle to

determine the average daily balance for Purchases. We then multiply this average daily

.

periodic interest charge on the average daily balance of Balance Transfers

interest charge on the average daily balance of Cash Advances.

Calculating Average Daily Balance:

ffect for the applicable central processing date. You agree to accept the converted amount. We will charge you three percent (3%) of the amount calculated by Visa or MasterCard as a

Agreement.

Agreement).

ection of your statemen

Paving Interest:

Finance Charges

balance by the monthly periodic rate that applies to Purchases to determine the amount of

Balance Transfer Balance. To determine this average daily balance, we (a) start with the

<u>Sature Inster Sature</u>, lo determine ins average cavy datarce, we of Just vit mit previous Sature Transfer Mainer after Heapming of each meet billing cycle and subtract any unpaid interest charge and unpaid fees which were included in that balance. (b) determine the Balance Transfer balance or each ds of the billing cycle by subtracting any payments and credits applied to the Balance Transfer balance and by adding new Balance Interests; and (c) at the end of the billing cycle, add these daily balances and divide the subtractions and counter the subtractions and subtractions and while the subtractions and counter the subtractions and subtractions and while the subtractions and counter the subtractions and subtractions and while the subtractions and subtractions and subtractions and while the subtractions and subtractions and subtractions and subtractions and subtractions and while the subtractions and subtractions ano

total by the number of days in the billing cycle to determine the average daily balance for

Balance Transfers. We then multiply this average daily balance by the monthly periodic rate that applies to Balance Transfers to determine the amount of your periodic interest charge

Cash Advance Balance, To determine this average daily balance, we (a) start with the

<u>cash invalue balance</u> to determine this average carry balance, we (a) start with the previous Cash Advance balance at the beginning of each new billing cycle and subtract any unpaid interest charge and unpaid fees which were included in that balance; (b) determine

the Cash Advance balance for each day of the monthly billing cycle by subtracting payments

and credits applied to the Cash Advance balance and adding new Cash Advances; and (c) and obtained by the balance of the balance of the balance bala

Advances to determine the amount of your periodic interest charge on Cash Advances.

Other Fees and Charges: Cash Advance Fee, We will impose a Cash Advance Fee equal to 4% of each new Cash

Advance. However, the fee will not be less than \$10 per transaction or more than the amount allowed by applicable law or regulation. Each Cash Advance Fee will be itemized in the

Transactions section on your billing statement. The total amount of any Cash Advance Fee(s) will be shown on your billing statement in the Fees Charged section.

Balance Transfer Fee, We will impose a Balance Transfer Fee equal to 4% of each new

balance Transfer Tee, we will mit be a balance transfer the equal to 4% of each tiew Balance Transfer. However, the fee will not be less than \$10 per transaction or more than the amount allowed by applicable law or regulation. Each Balance Transfer Fee will be itemized in the Transactions section on your billing statement. The total amount of any Balance

Returned Payment Fee. When a check or other payment on your account is not honored,

cannot be processed or otherwise cannot be applied to your account, we will charge you

a returned payment fee of up to \$25.00 for the first occurrence and up to \$35.00 for any

Late Payment Fee, If we do not receive at least the minimum payment due on your account

by the Payment Due Date shown on your billing statement, we will charge you a late payment fee of up to \$25,00 for the first occurrence and up to \$35,00 for any additional

Collection Costs and Attorneys' Fees. Except as prohibited by applicable law, you will pay

Security Interest. Collateral furnished to secure any other credit you may owe us may also

secure this account. However, if collateral securing other credit is your personal residence, we waive any claim we might otherwise have to treat that property as collateral for this

Secured Credit Card. If you applied for and have been approved for a secured credit card,

you acknowledge that, as a condition for your secured credit card account, you specifically intended to grant and have granted a security interest to us in funds held in a deposit

account with us (the "Security Account") including funds deposited before and after the

effective date of this Agreement. You further acknowledge that funds in your Security

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pur collection costs and attorneys' fees if you default under this Agreement.

Transfer Fee(s) will be shown on your billing statement in the Fees Charged section.

additional occurrences in the following six billing cycles.

ccurrences in the following six billing cycles.

account.

your periodic interest charge on Purchases

on Balance Transfers

Account must remain on deposit during the term of this Agreement as described in the

separate Credit Card Security Agreement you have signed and delivered to us. Account Use by Others. Think carefully before you lend your card or authorize another

nerson to use your card or account. You cannot limit that nerson's authority to use the

person to use your can be account, not cannot mine that person's additional to use in account, and you cannot terminate such authority (1) until we receive notice of revocation and (2) until you recover possession of the card.

Notices. If we have to notify you of anything concerning your credit card account, the notice will be effective if we send it to your name and address as they appear in our records or

you receive such notice by any other means. You will notify us in writing immediately if you

you write to us for any reason other than to make a payment, send your letter to: BankCard

Center, P.O. Box 1545, Memohis, TN 38101-1545, If you are one of our Banking Online

uzitomers who receives notices or statements electronically, you will notify our Banking Dnline Department if you change your e-mail address by following the instructions in you

Banking Online Agreement. Additionally, if you become aware of an error regarding how

activity on this account appears on a credit report, please write us at BankCard Center, PO. Box 1545, Memphis, TN 38101-1545.

Default/Entire Balance Due. You will be in default if you fail to pay at least the minimum

payment shown on the billing statement, or fail to comply with any other term of this

Agreement or any other agreement with us, or in the event of your bankruptcy, death, fraud or misrepresentation. If you are in default, we can demand immediate payment of the entire balance and all fees and charges then owing on the account, as allowed under applicable

Closing or Suspending your Account - Non-default. You may close your account at any

time by notifying us in writing or by calling us. If more than one person is obligated under

the Agreement, any one of them may close the account at any time and we may immediately

close the account after we receive such a request without giving notice to other persons

obligated for amounts owed under the Agreement. You agree that you will not hold us

congrate for amounts over under the Agreement. You agree that you will not not us responsible for any inconvenience, costs or dramage you incur arising from the closing of the account by one person obligated under the Agreement. You may re-open your account after you close it provided one or both persons obligated on the account provide(s) us with a written request to re-open it within 30 days after the closure. We may close or suspect

your account at any time without prior potice unless required by applicable law. In the even

of any closing or suspension, you will immediately stop using the account in any way, you will return or destroy the card(s) upon request, and you will contact anyone you authorized

to charge transactions to your account, such as phone companies or internet service

providers, to change your billing arrangement. You will remain obligated to pay the account

balance and all fees and charges according to the term of this Agreement or as otherwise

agreed between us. Additionally, if we extend credit to you because you use the account

Credit Information Vou authorize up to make credit, employment and investigative inquiries

about you from time to time to credit reporting agencies and others until the Agreement is terminated and the account balance is paid in full. You also promise to provide curren

financial information upon our request. We may report information about the account to

credit reporting agencies, other creditors, Visa and MasterCard, and others who may

properly receive such information, in accordance with applicable law and the Privacy Notice

Promotions. From time to time, we may offer you temporary promotional terms. If we

your regular terms will resume at the time our offer specifies. Occasionally, you may be contacted about promotions, credit card enhancements and special products. If you prefer

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or pre-authorized charges are paid after you close the account, you will be responsed on the second second to be account, you will be responsed on the second second to be account and the second seco

ined herein

hange your name, address, telephone number or other pertinent contact information. I

the Billing Bights Notice in this Agreement, we may consider the statement correct for all

Effects of Making Minimum Payments. If you make only the minimum navment each billion

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

before balances subject to lower APNs, even it, as required by applicable law, it as 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.

New Balance. The details and amount of your New Balance for each monthly billing cycle will appear on your billing statement in the Summary of Account Activity section.

Minimum Payment Calculation. You may pay all or part of your balance at any time, but each month you must pay at least the Minimum Payment Due shown on the billing statement. If your New Balance is \$25.00 or less, the Minimum Payment Due will be the New Balance in

full. Otherwise, the Minimum Payment Due will be the total of (1) the oreatest of (a) 2.5%

urrent billing cycle, (c) ary over limit amount in the current cycle, or (d) \$25.00; plus (2) tef fees (excluding Cash Advance and Currency Conversion Fees) in excess of \$0 assessed

Form of Payments. Do not send cash by mail. If you pay by check or money order, the

check or money order must be in U.S. Dollars drawn on funds on deposit in a federally-

insured U.S. depository institution. However, we may, at our option, accept checks or

money orders drawn on non-U.S. banks and impose service and collection charges on

your account for processing such items. When you send a personal check to the BankCard Center, we may initiate an electronic debit for the amount of your check to your account

Cerner, we may initiate an electronic open to the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee "BankCard Center", the check number and the payment

amount. We can (but are not required to) accept late payments, partial payments, payments

marked or accompanied by "payment in full" or similar language, or payments which are

induce of accompanies by payment in the original language, or payments which are otherwise improper without losing any of our rights under this Agreement, including our right to require payment of the entire balance.

Payment Procession Payments accompanied by the payment coupon or other information

regime rocessing, regiments accompanies by the payment coupling of the information adequate to identify the appropriate account are proper payments, Proper payments will be applied to your account as of the date received if received Monday-Friday, excluding federal

holidays, by the times shown below: Pavments received at BankCard Center. PO. Box 385, Memohis, TN 38101-0385 by

Proper payments received on a day that the bank does not process payments or later that

the times shown above will be applied the next business day. Any other payment may not

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Payments made via Banking Online website by 8:00 p.m. CT

is delivered in person to and processed by an employee at a financial center

or other bank location that accepts such payments, by close of business at that

of your New Balance. (b) 1% of your New Balance, plus interest charp

in the current billing cycle; plus (3) all amounts past due.

5:00 n m CT

be applied until 5 days after receipt.

cycle, you will pay more in interest and it will take you longer to pay off your balance

Making Payments

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

rticipation fees for a credit card account) Please call 1-800-776-6524 to receive the information in the preceding parameter and a

ription of my payment obligation orally.

all transactions on your account, plus all interest, finance charges and other charges, fee and expenses incurred on or in connection with the account. You will be individually and, i

by you or by a person authorized by you in any way to use your account in any way. You

applicable, jointly and severally liable for the total balance, whether the charges are made

Promise to Pay. You promise to pay us, in accordance with the terms of this Agreement, for

Credit Limit. Your initial credit limit appears on the folder containing your card. We may

increase or decrease your credit limit at any time. Each of your billing statements will

reflect your credit limit in effect as of the date of the statement. You agree not to conduct

renect your clouin initial metca as to the bate of the statement, not agive not to conduct any transaction that would cause the balb balance of your account to exceed your credit limit. We may hono, at our discretion, transactions which exceed your credit limit. You agree to pay any amount that exceeds your credit limit immediately upon request. Without additional notice we may limit the number or dollar amount of account transactions, and/or

Billing Statements. We will send or make available a billing statement for each monthly billing cycle for which a Purchase, Balance Transfer or Cash Advance is posted to your

account or if there is a debit or credit balance of more than \$1.00. The statement will refler

each Purchase, Balance Transfer or Cash Advance transaction posted to your account, your New Balance. Payment Due Date, Minimum Payment Due, Interest Charges, Fees and

each Puichase, Balance namen of Cash Auvance transaction posed to your account your New Balance, Payment Due Date, Minimum Payment Due, Interest Charges, Fees an other important information. Unless you notify us of any alleged errors in accordance wil

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authorizations for transactions, within your credit limit for security or other reasons,

cannot transfer or assign the account to another person.