

Pricing Information Disclosure

Interest Rates and Interest Charges	
	Secured Credit Card
Annual Percentage Rate (APR) for Purchases	26.24% , This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	26.24% , This APR will vary with the market based on the Prime Rate.
Paying Interest	<ul style="list-style-type: none"> Your due date will be at least 21 days after your billing statement is mailed or delivered to you. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
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	Details
Annual Fee	\$29*
Transaction Fees <ul style="list-style-type: none"> Balance Transfer Foreign Transaction 	<ul style="list-style-type: none"> Either \$5 or 3% of the amount of each transfer, whichever is greater. 3% of each transaction in U.S. dollars.
Penalty Fees <ul style="list-style-type: none"> Late Payment Over-the-Credit Limit Return Payment 	<ul style="list-style-type: none"> Up to \$39** \$0 for over-the-credit limit. \$25 for return payments.

New York residents may contact the New York State Department of Financial Services by telephone at 1-800-342-3736 or visit its website at www.dfs.ny.gov for free information on comparative credit card rates, fees and grace periods.

How We Will Calculate Your Balance: We use a method called "average daily balance method (including current transactions)." See the Consumer Credit Card Cardholder Agreement & Disclosure for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in the Consumer Credit Card Cardholder Agreement & Disclosure.

How We Will Calculate Your Variable APRs:

- Unless an introductory APR is in effect, we add a margin of 18.74% to the Prime Rate to determine the APR for Purchases and Balance Transfers.
- Prime Rate: As published in *The Wall Street Journal* on the last business day of the preceding month; current rate is 7.50% as of December 31, 2024. See the Consumer Credit Card Cardholder Agreement & Disclosure for more details.

* The \$29 initial Annual Fee will be charged to your Secured Credit Card Account during the first billing cycle and every 12 months thereafter.

** If your Total Minimum Payment Due is not credited to your Account by your Payment Due Date, a Late Payment Fee of up to \$28.00 will be assessed. Any additional late payments during the next six billing cycles will result in a late fee of up to \$39.00. You will not be assessed a late fee if your Total Minimum Payment Due is less than \$30.00. No late fee will be more than your Total Minimum Payment Due.

A First Citizens Secured Savings Account is required to obtain the Secured Credit Card Account. At least 100% of the credit line amount must remain on deposit in the Secured Savings Account. The deposit requirement ranges from a minimum of \$500 to a maximum of \$5,000 based upon the credit line amount.

If this Secured Credit Card is approved, you must open a new Secured Savings Account to secure your obligations under the Secured Credit Card. First Citizens Bank will place an immediate hold on the funds in the Secured Savings Account, which will restrict withdrawals from the Secured Savings Account. Once the Secured Savings Account hold takes effect, the funds in the Secured Savings Account will not be available for withdrawal. If the application for the Credit Card Account is not approved, Bank will notify the applicant(s) of this decision.

Periodically, the Bank will review Secured Credit Card Accounts to determine whether they qualify for a collateral release and conversion to an unsecured credit card. Not all accounts will qualify for a collateral release and conversion to an unsecured credit card. Eligibility to release the hold on the Secured Savings Account will vary. The Bank will consider many factors including but not limited to how the Secured Credit Card Account, any other credit accounts, and other First Citizens accounts are managed. If collateral is released, the Bank will release the hold on your Secured Savings Account. The Secured Savings Account will be converted automatically to a Regular Savings account without prior notice to you and will be subject to the fees and charges applicable to a Regular Savings Account.

If you choose to close your Secured Credit Card Account, the funds in your Secured Savings Account may be used to pay any remaining balance on the Secured Credit Card Account. This process may take up to 60 business days. During this period of time, you will still be responsible for any Minimum Payment Due. If any funds remain in the Secured Savings Account after this time, the Secured Savings Account will be converted automatically to a Regular Savings Account without prior notice to you and will be subject to the fees and charges applicable to a Regular Savings Account.

CONDITIONS

By submitting this application, you: (1) acknowledge that you have reviewed the credit card Terms and Conditions; and (2) agree to submit your application for this credit card subject to those Terms and Conditions.

You acknowledge that all the information contained in this application is true, correct and complete.

You authorize First Citizens Bank to obtain information necessary to evaluate your credit and employment history and to report the credit experience of each applicant or authorized user to consumer reporting agencies and others.

You agree to be bound by the Terms and Conditions of the Consumer Credit Card Agreement & Disclosure, which will be sent to you if your application is approved. The Agreement includes your rights and responsibilities under the Fair Credit Reporting Act.

You authorize us to share with others, to the extent permitted by law, such information and our credit experience with you.

You understand that the terms of your account may be changed at any time, subject to applicable law.

You understand that you will be liable for payment of all amounts owed on the account.

You understand First Citizens Bank will retain this application whether or not it is approved.

Your credit limit will be disclosed with delivery of your card(s) and will also be listed on your account Billing Statements. First Citizens may change your limit in its sole discretion at any time as permitted by law and after providing you with required notice. You may request a change to your credit limit by contacting First Citizens at the toll free number listed on the back of your Card and on your Statement. You agree not to exceed your credit limit, but if you do, you promise to pay any amount over your limit without notice or demand.

SECURITY AGREEMENT (Applicable only to Secured Credit Card)

To have a Secured Credit Card Account ("Account"), we require you to also have a savings account with us ("Secured Savings Account"). As collateral security for your obligations under the Secured Savings Account, you hereby grant and pledge to the Bank a lien on and security interest in all your right, title, and interest in your Secured Savings Account ("Security Interest"). As a condition of opening the Secured Card Account, you must maintain a minimum of \$500 in the Secured Savings Account in your name with the Bank. You also grant the Bank an interest in all renewals, additions, proceeds, modifications, substitutions, and replacements of the Secured Savings Account. You may not withdraw any funds from the Secured Savings Account. You acknowledge and agree that the Security Interest in the Secured Savings Account is to secure payment of all your existing and future obligations to us under your Agreement. You represent that there are no current lawsuits or bankruptcy proceedings that might affect our Security Interest in the Secured Savings Account. No portion of the Security Interest may be used to secure other loans. Any attempt to give a Security Interest or transfer any other interest in the Secured Savings Account will be ineffective and void.

You may not close the Secured Savings Account until all amounts owed under this Agreement have been fully paid and you no longer have any right to use your Secured Card Account. If you are in default under this Agreement, or your Secured Card Account is closed for any reason, we may, immediately and without giving you notice, withdraw all or any portion of the funds in the Secured Savings Account and apply it to reduce any amounts owed under this Agreement. You will continue to be responsible for making payments as required under this Agreement and for repaying all amounts owed. If the Bank chooses not to, or otherwise fails to apply your funds in the Secured Savings Account toward amounts owed on the Secured Card Account or otherwise owed under the Agreement, you agree that: (a) the Bank does not waive any right it has to do so at any later time, and to the extent not prohibited by law, the Bank may apply such funds at anytime, in its sole discretion; and (b) you are not excused from performance or payment owed with respect to the Secured Card Account or under the Agreement.

Once the Secured Card Account is opened, you will not be able to lower the credit limit. We may increase or decrease your credit limit, and no such action shall change the fact that the related Security Interest is held by us as security for all amounts owed under the Agreement. You may choose to close your Secured Card Account at anytime. The funds in the Secured Savings Account may not be available for up to 60 business days following the payoff and closure of the Secured Card Account. You are responsible for any amounts due that exceed the funds in the Secured Savings Account. Following closure of the Secured Savings Account, any funds remaining in the Secured Savings Account will be returned to you.

You acknowledge that the credit card Terms and Conditions are in addition to the terms and conditions set forth by the Disclosure of Products and Fees – Checking and Savings and Deposit Account Agreement for your Secured Savings Account. If any provisions in this Security Agreement related to the Security Interest shall conflict with any terms or provisions of any other agreement with the Bank, the provisions of this Security Agreement, as it relates to Security Interest, shall govern over any provisions in other agreements.

You should contact us to find out what may have changed by calling toll-free at 1.888.202.4978.