

First Citizens Smart Option Visa® Card
Pricing Information Disclosure

Interest Rates and Interest Charges	
Purchase Annual Percentage Rate (APR)	14.24% to 23.24% , based on your creditworthiness. These APRs will vary with the market based on the Prime Rate.
Balance Transfer APR	0% introductory APR for the first 12 billing cycles following account opening on any balance transferred within the first 90 days following account opening. After that, your APR will be 14.24% to 23.24% , based on your creditworthiness. These APRs will vary with the market based on the Prime Rate.
Cash Advances APR	26.24% to 29.24% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Your due date will be at least 21 days after your billing statement is mailed or delivered to you.
Paying Interest	<ul style="list-style-type: none"> • We will not charge you any interest on purchases and balance transfers if you pay your entire balance by the due date each month. • We will begin charging interest on cash advances on the transaction date
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	
Annual Fee	\$0
Transaction Fees Balance Transfer Cash Advance Foreign Transaction	Either \$5 or 3% of the amount of each transfer, whichever is greater. Either \$10 or 5% of the amount of each cash advance, whichever is greater. 3% of each transaction in U.S. dollars.
Penalty Fees Late Payment Over-the-Credit Limit Return Payment	Up to \$39* . \$0 for over-the-credit limit. \$25 for return payments.

(continued)

How We Will Calculate Your Balance: We use the average daily balance method (including new 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.

Payments are Allocated to Posted Balances: If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first. Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

How We Will Calculate Your Variable APRs:

- Unless an introductory APR is in effect, we add a margin of between 6.74% and 15.74% to the Prime Rate to determine the APR for Purchases and Balance Transfers and a margin of between 18.74% and 21.74% for Cash Advances.
- 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.

***More Information about Penalty Fees:** 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.

Loss of Introductory APR: If an introductory APR is applicable to Balance Transfers, we may end your introductory APR and apply the post-introductory Balance Transfer APR if all or part of your required minimum monthly payment is more than 60 days late.

You should contact us to find out what may have changed by calling toll-free at 1-800-543-9000.

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.