

First Citizens Premium Rewards Business Visa® Pricing Information

Interest Rates and Interest Charges	
Purchase Annual Percentage Rate (APR)	18.24% to 27.24% , based on your creditworthiness. These APRs will vary with the market based on the Prime Rate. ^a
Balance Transfer APR	18.24% to 27.24% , based on your creditworthiness. These APRs will vary with the market based on the Prime Rate. ^a
Cash Advances APR	27.24% . This APR will vary with the market based on the Prime Rate. ^b
Penalty APR and When it Applies	29.24% . This APR will vary with the market based on the Prime Rate. ^c The Penalty APR may be applied if your account becomes 60 days delinquent. How Long Will the Penalty APR Apply? If the Penalty APR is applied, it will remain in effect until your account has maintained a non-delinquent status for three consecutive billing cycles.
Paying Interest	Your due date will be a minimum of 25 days after the close of each billing cycle. We will not charge you 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 intro for the first year, then \$95
Transaction Fees Balance Transfer Cash Advance Foreign Transaction	Either \$5 or 3% of the amount of each transfer, whichever is greater. Either \$5 or 4% of the amount of each cash advance, whichever is greater. None
Penalty Fees Late Payment Over-the-Credit Limit Return Payment	\$39 for any payment past due 10 days or more. \$39 \$39

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

Prime Rate: Variable APRs are based on the 7.50% Prime Rate as of December 31, 2024.

^aWe add 10.74% to 19.74% to the Prime Rate to determine the Purchase/Balance Transfer APR. The introductory rate begins on the account opening date.

^bWe add 19.74% to the Prime Rate to determine the Cash Advance APR.

^cWe add 21.74% to the Prime Rate to determine the Penalty APR.