

## First Citizens Business Credit Card Pricing Information

| Interest Rates and Interest Charges                                |   |
|--|---|
| Purchase Annual Percentage Rate (APR)                              | <b>0%</b> introductory APR for the first 12 months following account opening. After that, your APR will be <b>14.24%</b> to <b>23.24%</b> , based on your creditworthiness. These APRs will vary with the market based on the Prime Rate. <sup>a</sup>  |
| Balance Transfer APR   | <b>0%</b> introductory APR for the first 12 months following account opening. After that, your APR will be <b>14.24%</b> to <b>23.24%</b> , based on your creditworthiness. These APRs will vary with the market based on the Prime Rate. <sup>a</sup>  |
| Cash Advances APR  | <b>27.24%</b> . This APR will vary with the market based on the Prime Rate. <sup>b</sup>  |
| Penalty APR and When it Applies                                    | <b>29.24%</b> . This APR will vary with the market based on the Prime Rate. <sup>c</sup> The Penalty APR may be applied if your account becomes 60 days delinquent. <b>How Long Will the Penalty APR Apply?</b> 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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>  |

| Fees   |   |
|--|---|
| Annual Fee   | None  |
| <b>Transaction Fees</b><br>Balance Transfer<br>Cash Advance<br>Foreign Transaction | Either <b>\$5</b> or <b>3%</b> of the amount of each transfer, whichever is greater.<br>Either <b>\$5</b> or <b>4%</b> of the amount of each cash advance, whichever is greater.<br><b>3%</b> of each transaction after conversion in U.S. dollars. |
| <b>Penalty Fees</b><br>Late Payment<br>Over-the-Credit Limit<br>Return Payment     | <b>\$39</b> for any payment past due 10 days or more.<br><b>\$39</b><br><b>\$39</b>   |

**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.

<sup>a</sup>We add 6.74% to 15.74% to the Prime Rate to determine the Purchase/Balance Transfer APR. The introductory rate begins on the account opening date.

<sup>b</sup>We add 19.74% to the Prime Rate to determine the Cash Advance APR.

<sup>c</sup>We add 21.74% to the Prime Rate to determine the Penalty APR.

**Loss of Introductory APR:** We may end your introductory APR if all or part of your required minimum monthly payment is more than 60 days late and the Penalty APR will take effect.