

# IMPORTANT DISCLOSURES

Information on this disclosure was accurate as of November 1, 2022. This card will be issued and administered by TCM Bank, N.A. Before you submit your application, please read through these Important Disclosures, which contain additional information about rates, fees, and other costs, as applicable. The variable rates, the fees, and the terms are subject to change. To find out if any rates, fees or terms have changed, please write to: TCM Bank, N.A., P.O. Box 105666, Atlanta, GA 30348. Each applicant must be at least 18 years of age.

## Interest Rates and Interest Charges:

	Consumer Platinum Rewards	Consumer Platinum Edition	Consumer Platinum Cash Rewards	Visa® Signature Travel
<b>Annual Percentage Rate (APR) for Purchases:</b>	<b>0%</b> Introductory APR applies for twelve billing cycles from date of account opening. After that, your APR will be <b>12.99% to 22.99%</b> based on your creditworthiness. This APR will vary with the market based on Prime Rate.*	<b>0%</b> Introductory APR applies for twelve billing cycles from date of account opening. After that, your APR will be <b>11.99% to 21.99%</b> based on your creditworthiness. This APR will vary with the market based on Prime Rate.*	<b>0%</b> Introductory APR applies for twelve billing cycles from date of account opening. After that, your APR will be <b>15.99% to 25.99%</b> based on your creditworthiness. This APR will vary with the market based on Prime Rate.*	<b>0%</b> Introductory APR applies for twelve billing cycles from date of account opening. After that, your APR will be <b>15.99% to 21.99%</b> based on your creditworthiness. This APR will vary with the market based on Prime Rate.*
<b>APR for Balance Transfers:</b>	<b>0%</b> Introductory APR applies for twelve billing cycles from date of account opening. After that, your APR will be <b>12.99% to 22.99%</b> , based on your creditworthiness. This APR will vary with the market based on Prime Rate.*	<b>0%</b> Introductory APR applies for twelve billing cycles from date of account opening. After that, your APR will be <b>11.99% to 21.99%</b> , based on your creditworthiness. This APR will vary with the market based on Prime Rate.*	<b>0%</b> Introductory APR applies for twelve billing cycles from date of account opening. After that, your APR will be <b>15.99% to 25.99%</b> , based on your creditworthiness. This APR will vary with the market based on Prime Rate.*	<b>0%</b> Introductory APR applies for twelve billing cycles from date of account opening. After that, your APR will be <b>15.99% to 21.99%</b> , based on your creditworthiness. This APR will vary with the market based on Prime Rate.*
<b>APR for Cash Advances:</b>	<b>24.99%</b> . This APR will vary with the market based on Prime Rate.*	<b>24.99%</b> . This APR will vary with the market based on Prime Rate.*	<b>24.99%-27.99%</b> . This APR will vary with the market based on Prime Rate.*	<b>24.99%</b> . This APR will vary with the market based on Prime Rate.*

<b>How to Avoid Paying Interest on Purchases:</b>	Your due date is at least 23 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
<b>Minimum Interest Charge:</b>	If you are charged interest, the charge will be no less than \$1.00.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau:</b>	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:

<b>Annual Fee:</b>	<b>None.</b>
<b>Transaction Fees</b>	
<ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul>	<p>Either <b>\$5</b> or <b>3%</b> of each balance transferred, whichever is greater.</p> <p>Either <b>\$5</b> or <b>3%</b> of each cash advance, whichever is greater.</p> <p><b>1%</b> of the U.S. dollar amount of each transaction made in a foreign currency, in U.S. dollars outside the U.S., or (whether in a foreign currency or in U.S. dollars) with a foreign merchant.</p>
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over-the Credit Limit</li> <li>• Returned Payment</li> </ul>	<p>Up to <b>\$40.</b></p> <p><b>None.</b></p> <p>Up to <b>\$40.</b></p>

**How We Will Calculate Your Balance:** We use a method called “Average Daily Balance (including new transactions).”

**Loss of the Introductory APR for Purchases and Balance Transfers:** If you make a late payment, we may end your Introductory APR for Purchases and Balance Transfers and apply the Purchase and Balance Transfer APR which would apply when the Introductory APR expires.

**Loss of the Employee Rate:** If you are eligible for the Employee Rate Program, you will receive an 11.99% to 15.99% variable APR on purchases and balance transfers. In the event your current employment ends, we will apply the APR then in effect which would apply when the Introductory APR expires, based on your creditworthiness.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights will be provided in your Cardholder Agreement.

\*We add a margin to the Prime Rate to determine variable APRs. We use the highest Prime Rate listed in The Wall Street Journal on the last business day of the calendar month prior to your statement closing date (“Last Business Day”) and apply it beginning with the first billing period following the Last Business Day. APRs shown here are based on a 6.25% Prime Rate. For each billing period, the APR is determined by adding a margin to the Prime Rate. The margin for the APR for Purchases and Balance Transfers is 5.74% to 19.74%, based on your creditworthiness and for Cash Advances is 18.74% to 21.74%.

**NOTICE:** A consumer credit report may be requested in connection with this application and subsequent consumer reports may be requested or utilized in connection with an update, renewal or extension of the credit for which application was made. Upon request, you will be informed whether or not a consumer report was requested, and if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report. You agree that we will consider this an Application for a Visa® or MasterCard® account. You agree that we reserve the right, based upon our evaluation of information furnished by you or others, not to open an account.

#### **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.

**State Laws Require the Following Notices:** California Residents: A married applicant may apply for a separate account. After credit approval, each applicant shall have the right to use this account to the extent of any limit set by the creditor and each applicant may be liable for all amounts extended under this account to any joint applicant. Delaware Residents: Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month. New York Residents: New York residents may contact the New York state department of financial services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. New York state department of financial services telephone: (800) 342-3736 and website: [www.dfs.ny.gov](http://www.dfs.ny.gov). Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law. Married Wisconsin Residents: Your signature confirms that this credit obligation is being incurred

in the interest of your marriage or family. No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70, adversely affects the creditor’s interest unless, prior to the time the credit is granted, the creditor is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. If the credit card for which you are applying is granted, you will notify TCM Bank if you have a spouse who needs to review notification that credit has been extended to you.

**Applicable Law:** The above rates and fees are governed, as are your Cardholder Agreement and account, by the applicable laws and regulations of the United States of America and to the extent not preempted by federal law, the laws and regulations of the State of Florida.

**Balance Transfer Disclosures:** You agree to allow approximately 30 days for us to process your application and, if approved, transfer the balance(s) to your TCM account. Please continue to make at least minimum payments on your other credit cards until they notify you that the balances have been transferred. If the amounts you request to be transferred do not satisfy the outstanding balance(s) on the designated accounts, you will continue to be responsible for those balances. The total amount of your balance transfer request cannot exceed the amount of your credit line. You may not transfer balances from other accounts issued by TCM Bank. Transfer requests to cash or to yourself cannot be processed. The payment and transfer of balances are contingent upon approval by the bank and receipt of complete, legible balance transfer requests.

**Rewards:** In order to access reward points, your account must be open and in good standing.

**Cash Rewards:** In order to access cash rewards, your account must be open and in good standing.