

FNBT BANK CREDIT CARD DISCLOSURES

Personal (Standard) Credit Card

| | |
|---|--|
| Card Types Available | MasterCard Standard and Visa Card Standard |
| Annual Percentage Rate for purchases, cash advances, balances transfers | 14.90% APR |
| Minimum Limit | None |
| Annual Fee | \$20.00 (Waived on accounts with statement annualized ending balances of \$3,000 or greater) |
| Balance Calculation Method for Purchases | Average Daily Balance (including new purchases) |
| Balance Transfer Fee and Convenience Check Fee | 1.00% of amount transferred (\$2.00 min, \$20.00 max.) |
| Cash Advance Fee | 3.00% of each advance (\$5.00 min.) |
| Grace Period for Repayment of the balance for purchases | 25 days |
| Minimum Finance Charge | None |
| Late Payment Fee | The lesser of Minimum Payment Amount or \$25.00 |
| Return Check Fee | \$35.50 |
| Over the Credit Limit Fee | N/A |
| Cash Back Rewards - Annually | up to 1.00% tiered – maximum \$500 |
| Penalty APR When It Applies | Annual Percentage Rate escalates to 18.00% when an account is 60 days past due. |
| The information about the cost of this account was accurate as of 08-12-2025 and after that date is subject to Change | To keep informed of any changes, call 850.796.2020, or write to us at P. O. Drawer 1327, Ft. Walton Beach, FL 32549. |

Personal (Gold) Credit Card

| | |
|---|--|
| Card Types Available | MasterCard GOLD and Visa Card GOLD |
| Annual Percentage Rate for purchases, cash advances, balances transfers | 9.90% APR or Prime Rate plus 6.9% APR*: 6.9% |
| Minimum Limit | \$2,000.00 |
| Variable Rate Information | *APR – Annual Percentage Rate may Vary and is tied to the highest “Prime Rate” as published in the “Money Rates” subsection in the Wall Street Journal, subject to change daily. The minimum rate of your account is 6.9% |
| Annual Fee | No annual fee |
| Balance Calculation Method for Purchases | Average Daily Balance (including new purchases) |
| Balance Transfer Fee and Convenience Check Fee | 1.00% of amount transferred (\$2.00 min, \$20.00 max.) |
| Cash Advance Fee | 3.00% of each advance (\$5.00 min.) |
| Grace Period for Repayment of the balance for purchases | 25 days |
| Minimum Finance Charge | None |
| Late Payment Fee | The lesser of Minimum Payment Amount or \$25.00 |
| Return Check Fee | \$35.50 |
| Over the Credit Limit Fee | N/A |
| Cash Back Rewards - Annually | up to 1.00% tiered – maximum \$500 |
| Penalty APR When It Applies | Annual Percentage Rate escalates to 18.00% when an account is 60 days past due. |
| The information about the cost of this account was accurate as of 08-12-2025 and after that date is subject to Change | To keep informed of any changes, call 850.796.2020, or write to us at P. O. Drawer 1327, Ft. Walton Beach, FL 32549. |

Personal (Platinum) VISA Card

| | |
|---|--|
| Card Types Available | VISA Platinum and Visa Platinum (S100 Logo) |
| Annual Percentage Rate for purchases, cash advances, balances transfers | Prime Rate plus 6.9% APR*: 6.9% |
| Annual Fee | No Annual Fee |
| Minimum Limit | \$5,000.00 |
| Variable Rate Information | *APR – Annual Percentage Rate may Vary and is tied to the highest “Prime Rate” as published in the “Money Rates” subsection in the Wall Street Journal, subject to change daily. The minimum rate of your account is 6.9% |
| Annual Fee | No Annual Fee |
| Balance Calculation Method for Purchases | Average Daily Balance (including new purchases) |
| Balance Transfer Fee and Convenience Check Fee | 1.00% of amount transferred (\$2.00 min, \$20.00 max.) |
| Cash Advance Fee | 3.00% of each advance (\$5.00 min.) |
| Grace Period for Repayment of the balance for purchases | 25 days |
| Minimum Finance Charge | None |
| Late Payment Fee | The lesser of Minimum Payment Amount or \$25.00 |
| Return Check Fee | \$35.50 |
| Over the Credit Limit Fee | N/A |
| Cash Back Rewards - Annually | up to 1.00% starting with first purchase made –unlimited |
| Penalty APR When It Applies | Annual Percentage Rate escalates to 18.00% when an account is 60 days past due. |
| The information about the cost of this account was accurate as of 08-12-2025 and after that date is subject to Change | To keep informed of any changes, call 850.796.2020, or write to us at P. O. Drawer 1327, Ft. Walton Beach, FL 32549. |

Business Card

| | |
|---|--|
| Card Types Available | MasterCard Company Card and MasterCard Purchasing Card |
| Annual Percentage Rate for purchases, cash advances, balances transfers | 18.00% APR |
| Annual Fee | \$20.00 for the Control/Master Acct of either Card |
| Balance Calculation Method for Purchases | Average Daily Balance (including new purchases) |
| Balance Transfer Fee | 1.00% of amount transferred |
| Cash Advance Fee | 3.00% of each advance (\$5.00 min.) |
| Grace Period for Repayment of the balance for purchases | 25 days |
| Minimum Finance Charge | None |
| Late Payment Fee | \$30.00 |

| | |
|---|--|
| Over the Credit Limit Fee | \$30.00 |
| Return Check Fee | \$35.50 |
| Cash Back Rewards - Annually | Company Card – up to 1.00% tiered – maximum \$300* (tiered) Purchasing Card – No Cash Back Rewards |
| Purchasing Restrictions | Purchasing Card ONLY – implemented at card level |
| The information about the cost of this account was accurate as of 11.08.2024, and after that date is subject to change. | To keep informed of any changes, call 850.796.2020, or write to us at P. O. Drawer 1327, Ft. Walton Beach, FL 32549. |

