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 |
| Past Due Accounts | 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 11.08.2024, and after that date is subject to change. | To find out 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* |
| 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 |
| Past Due Accounts | 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 | To find out any changes, call 850.796.2020, or write to us at P. O. Drawer 1327, Ft. Walton |
| as of 11.08.2024, and after that date is subject to change. | Beach, FL 32549. |
| | Personal (Platinum) VISA Card |
| Card Types Available | Personal (Platinum) VISA Card VISA Platinum and Visa Platinum (S100 Logo) |
| | Personal (Platinum) VISA Card |
| Card Types Available Annual Percentage Rate for purchases, cash advances, | Personal (Platinum) VISA Card VISA Platinum and Visa Platinum (S100 Logo) |
| Card Types Available Annual Percentage Rate for purchases, cash advances, balances transfers | Personal (Platinum) VISA Card VISA Platinum and Visa Platinum (S100 Logo) Prime Rate plus 6.9% APR*: 6.9% |
| Card Types Available Annual Percentage Rate for purchases, cash advances, balances transfers Minimum Limit | Personal (Platinum) VISA Card VISA Platinum and Visa Platinum (S100 Logo) Prime Rate plus 6.9% APR*: 6.9% None *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 |
| Card Types Available Annual Percentage Rate for purchases, cash advances, balances transfers Minimum Limit Variable Rate Information | Personal (Platinum) VISA Card VISA Platinum and Visa Platinum (S100 Logo) Prime Rate plus 6.9% APR*: 6.9% None *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 on your account is 6.9% |
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| Card Types Available Annual Percentage Rate for purchases, cash advances, balances transfers Minimum Limit Variable Rate Information Annual Fee Balance Calculation Method for Purchases Balance Transfer Fee and Convenience Check Fee Cash Advance Fee Grace Period for Repayment of the balance for purchases Minimum Finance Charge | Personal (Platinum) VISA Card VISA Platinum and Visa Platinum (S100 Logo) Prime Rate plus 6.9% APR*: 6.9% None *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 on your account is 6.9% No Annual Fee Average Daily Balance (including new purchases) 1.00% of amount transferred (\$2.00 min, \$20.00 max.) 3.00% of each advance (\$5.00 min.) 25 days None |
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| Purchasing Restrictions | Purchasing Card ONLY – implemented at card level |
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| The information about the cost of this account was accurate | To find out any changes, call 850.796.2020, or write to us at P. O. Drawer 1327, Ft. Walton |
| as of 11.08.2024, and after that date is subject to change. | Beach, FL 32549. |