

INTEREST RATE AND INTEREST CHARGES	
Annual Percentage Rate (APR) for purchases	16.49% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	16.49% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	21.49% This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	24.00% This APR may be applied to your account if you make your payment more than 60 days after the payment due date. How Long Will the Penalty APR Apply? If your APR is increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due. If you do not make six consecutive payments when due, the Penalty APR will apply indefinitely.
How To Avoid Paying Interest on Purchases	Your due date is at least 21 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.
Minimum Interest Charge	If you are charged periodic interest, the charge will be no less than \$1.50.
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 www.consumerfinance.gov/learn more .
FEES	
Annual Fees	None
Transaction Fees • Cash Advance • Balance Transfer • Foreign Transaction Fee	Either \$10.00 or 3.0% of the amount of each cash advance, whichever is greater Either \$10.00 or 4.0% of the amount of each balance transfer, whichever is greater 2.0% of each transaction in U.S. dollars
Penalty Fees • Late Payment • Returned Payment	\$25.00 \$25.00
<p>How we will calculate your balance: For Purchases we use a method called "average daily balance (excluding new purchases)".</p> <p>How we will calculate your variable APRs: We calculate variable APRs by adding a margin to the highest U.S. Prime Rate published in the Money Rates section of The Wall Street Journal two business days (not weekends or federal holidays) before the closing date shown on your billing statement. The APR may increase or decrease each month if the Prime Rate changes. Any new rate will be applied as of the first day of your billing cycle during which the Prime Rate has changed. If the APR increases, you will pay a higher interest charge and may pay a higher minimum payment. The Prime Rate is simply a reference index and is not the lowest interest rate available. If The Wall Street Journal stops publishing the Prime Rate, we will select a similar reference rate.</p> <p>Prime Rate: We add 11.49% to the Prime Rate to determine the Purchase/Balance Transfer APR. We add 16.49% to the Prime Rate to determine the Cash Advance APR. For example, if the Prime Rate is 3.50% we add 11.49% to the Prime Rate to determine your Purchase/Balance Transfer Rate of 14.99%. Likewise, if the Prime Rate is 3.50% we add a 16.49% margin to the rate to calculate the Cash Advance APR of 19.99%.</p> <p>Discretionary Fees: You may incur other fees for using this card at your discretion: 1. Pay By Phone Fee – \$10 for using a live representative to make a payment via phone; doesn't apply to payments made via our automated payment system. 2. Overnight Card Fee – If you request, and we agree to overnight a card to you a \$50 fee will be assessed. The fee is subject to change. Additional fees apply for Saturday delivery.</p> <p>Cardholder Agreement & Rewards Rules: To review a copy of our Cardholder Agreement or Rewards Program Rules please visit www.fnb-online.com/creditcard.</p> <p>Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. These disclosures can be provided to you verbally, toll-free, by calling 1-844-334-3810.</p>	