Important Disclosures

These are effective **November 17, 2026.** Subject to change. Contact us at **800.854.7642** or by mail at **P.O. Box 827, Jacksonville, AR 72078-0827** with any questions.

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	**0.00%** introductory APR for the first twelve (12) billing cycles. After that, your APR will be **15.99%**. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**0.00%** introductory APR for the first twelve (12) billing cycles. After that, your APR will be **15.99%**. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**0.00%** introductory APR for the first twelve (12) billing cycles. After that, your APR will be **19.49%.** This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	**27.24%**. This APR will vary with the market based on the Prime Rate. This APR may be applied to your account if you: (1) Make a late payment (2) Make a payment that is returned (3) Do any of the above on any other account held with us **How Long Will the Penalty APR Apply?** If your APRs are increased for any of these reasons, we may keep them at this higher level indefinitely or until we receive six (6) consecutive minimum payments by the required due date.
How to Avoid Paying Interest on Purchases	Your payment due date is at least 25 days after the close of each billing period. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	The minimum charge for interest will be no less than $1.00 or such minimum determined by the State in which you are a resident at the time of application.
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 https://www.consumerfinance.gov/learnmore**

Fees

Annual Fee		**$35.00** for the first card; **$29.00** for each additional card
Transaction Fees:	Balance Transfer	Either **$10.00** or **4.0%** of the amount of each transfer, whichever is greater.
	Cash Advance	Either **$10.00** or **5.0%** of the amount advanced, whichever is greater.
	Foreign Transaction	No foreign transaction fee is charged on purchases made outside of the United States. However, there may be circumstances where ATMs or other merchants charge a fee on these transactions.
Penalty Fees:	Late Fee	Up to **$35.00**
	Over the Credit Limit	**None**
	Return Payment Charge	Up to **$25.00** per item

How We Will Calculate Your Balance: The method used to calculate your balance is called "average daily balance (including new purchases)." See Cardholder Agreement for more details.

Variable Rate Information: Your APRs will vary with the market based on the Prime Rate. The Prime Rate is the highest FI prime loan rate as published by the Wall Street Journal in its Money Rates Section on the 14th day (or the next business day if the 14th is not a business day) of the calendar month preceding the first day of the billing period. If the Periodic Rate(s) and corresponding Annual Percentage Rate(s) increase, your interest charges will increase and your minimum payment may be greater.

Balance Transfers: Most balance transfers will post to your account within 21 business days. The time frame is dependent on how quickly the payee processes the transfered amount. Please continue to make payment on that account until you know the transferred amount has posted and the balance has been paid. If the total amount you request exceeds your available balance, we may send full or partial payments to your creditors in the order you provide them to us. Balance transfers do not earn rewards.

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in the Cardholder Agreement that will be provided to you before you can begin using your new card.

WORLD **CONSUMER**

Terms and Conditions

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.

LATE FEE: If we do not receive an amount equal to or greater than your Minimum Payment Due by the Payment Due Date shown on your Periodic Statement, a late payment fee in the amount set forth on the Credit Terms provided may be imposed.

CARDHOLDER AGREEMENT: By keeping, using or permitting others to use the account or any card, you agree to the terms of the Cardholder Agreement, which will be sent with the card. You also agree that the Cardholder Agreement and the account are governed by Arkansas and Federal law. The terms of your account, including rates and fees, are subject to change to the extent permitted by law.

ARBITRATION AGREEMENT: (Agreement to Arbitrate) Arbitration is a method of deciding disputes outside the court system. Your Cardholder Agreement will include an Arbitration Provision (the "Provision"), which governs when and how any disputes you and we may have will be arbitrated instead of decided in court.

INFORMATION SHARING: First Arkansas Bank and Trust's Privacy Policy is available online at www.24-7cardaccess.com

STATE LAW NOTICES

Finance charges not in excess of those permitted by law will be charged on outstanding balances from month to month. You may at any time pay all or part of your unpaid balance.

CALIFORNIA RESIDENTS: Applicant, if married, may apply for a separate account.

DELAWARE and MARYLAND RESIDENTS: Finance charges will be imposed in amounts or at rates not in excess of those permitted by law on the outstanding balances from month to month.

NEW YORK RESIDENTS: New York residents may contact the New York Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. (800) 342-3736 and 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.

WISCONSIN RESIDENTS: We will not charge you attorneys' fees, court costs or other collections costs incurred as a result of your default.

MARRIED WISCONSIN RESIDENTS: No provisions of any marital property agreement, unilateral statement under section 766.59 or court decree under section 66.70 will adversely affect the interest of the creditor unless the creditor, prior to the time credit is granted, is furnished a copy of the agreement, statement, or decree or has actual knowledge of the adverse position when the obligation to the creditor is incurred. We are required to ask you to provide the name and address of your spouse.

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