

**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 allows us to identify you. We may ask to see your driver's license or other identifying documents. First Fidelity Bank may conduct a credit investigation to determine your creditworthiness from credit reporting agencies and other sources to be considered as part of this application. We may request consumer credit reports about you for evaluating this Application and in the future for reviewing Account credit limits, for Account renewal, for serving and collection purposes, and for other legitimate purposes associated with your Account. Upon your request, we will inform you if a consumer report was requested and, if it was, provide you with the name and address of the consumer reporting agency that furnished the report. By providing a telephone number for a cellular phone or other wireless device, you expressly consent to receiving communications at the number, including, but not limited to, prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system from us. These calls and messages may incur access fees from your cellular provider. By signing the Application, you also agree that we may verify your employment, income,

address, and all other information provided with other creditors, credit reporting agencies, employers, third parties, and through records maintained by federal and state agencies (including state motor vehicle departments) and waive any rights of confidentiality you may have in that information under applicable law. Revealing income from alimony, child support or maintenance payments is optional.

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>16.9% APR</b>
<b>APR for Cash Advances</b>	<b>21% APR</b>
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date of each month.
<b>Minimum Finance Charge</b>	<b>\$.50</b>
<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>
<b>Fees</b>	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	Either <b>\$10</b> or <b>3%</b> of the amount of each cash advance, whichever is greater. <b>2%</b> of each transaction in U.S. Dollars
• Cash Advances/Balance Transfers	
• Foreign Transaction	
<b>Penalty Fees:</b>	
• Late Payment	<b>\$23.50</b>
• Over-the-Credit-Limit	<b>None</b>
• Returned Payment	<b>\$35</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."

The information about the costs of the card described in this application is accurate as of May of 2017. This information may have changed, call us at 1.800.299.7047