

Citizens Trust Bank Elite VISA® Credit Card Rates and Fees

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>9.50% to 12.50%</p> <p>This APR is based on your creditworthiness and will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>0.00% introductory APR for 12 months After that, your APR will be:</p> <p>9.50% to 12.50% based on your creditworthiness and will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>9.50% to 12.50%</p> <p>This APR is based on your creditworthiness and will vary with the market based on the Prime Rate.</p>
Penalty APR and When It Applies	<p>21.00% This APR may be applied to your account if you make a late payment</p> <p>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.</p>
Paying interest	Your due date is at least 25 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. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	If you are charged 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 http://www.consumerfinance.gov/learnmore .
Fees	
Annual Fee	None
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer: Either \$10 or 4% of the amount of each balance transfer, whichever is greater. • Cash Advance: Either \$10 or 4% of the amount of each cash advance, whichever is greater. • Foreign Transaction: None
Penalty Fees	<ul style="list-style-type: none"> • Late Payment Fees: Up to \$35.00 • Over-the-Credit Limit: Up to \$30.00 • Returned Payment: Up to \$32.00
Other Fees	<ul style="list-style-type: none"> • Statement Reprint Fee: \$15.00 per statement • Card Replacement Fee: \$15.00 per card replaced within 12 month period

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).” See your account agreement for more details.

Variable Rate Information: Your APR may vary. Rates are determined and adjusted monthly on the third business day by adding a Margin to the highest Prime Rate published in the Wall Street Journal on the first day of the previous month. The Margin is based on evaluation of each Cardholder’s credit history. The margin will range from 4% to 7%.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

The information contained in this disclosure is updated regularly, but may have changed since the last publication. To determine what provisions may have changed, you may write to us at Citizens Trust Bank, Attention: Loan Administration Department, P.O. Box 56943, Atlanta, Georgia 30343 or call us at our toll free number 1-888-214-3099.