

## Important Disclosures

### RATES AND FEES TABLE

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>14.99%, 17.99%, or 20.99%</b> , based on your creditworthiness. This APR will vary with the market based on LIBOR.*
<b>APR for Balance Transfers</b>	<b>0.00%</b> introductory APR for the first 12 billing cycles from date of account opening. After that, your APR will be <b>14.99%, 17.99%, or 20.99%</b> , based on your creditworthiness. This APR will vary with the market based on LIBOR.*
<b>APR for Cash Advances</b>	<b>22.24%</b> . This APR will vary with the market based on LIBOR.*
<b>Penalty APR and When it Applies</b>	None
<b>Paying Interest</b>	Your due date is at least 21 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. You will pay interest on Cash Advances, Balance Transfers and Convenience Checks from the transaction date.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.50
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<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>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
· Balance Transfer	Either <b>\$10</b> or <b>3%</b> of the amount of each transfer, whichever is greater, on transfers made within 4 months of account opening. Thereafter the fee for Balance Transfers is either <b>\$10</b> or <b>up to 4%</b> of the amount of each transfer, whichever is greater.
· Cash Advance	Cash Loans, ATM Loans, and Convenience Check Loans: Either <b>\$10</b> or <b>up to 3%</b> of the amount of each advance, whichever is greater. Cash Equivalent Transactions: Either <b>\$20</b> or <b>5%</b> of the amount of each advance, whichever is greater.
· Foreign Transaction	<b>None</b>

<b>Penalty Fees</b>	
· Late Payment	Up to <b>\$38</b>
· Returned Payment	<b>None</b>
· Over-the-Credit Limit	<b>None</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balances (including new purchases)." See Cardholder Agreement for more details.

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

\*Your APR for Purchases and Balance Transfers may vary monthly and will be reset on the first day of each billing cycle by adding the Index to a margin of 14.49, 17.49, or 20.49 percentage points. The APR for Cash Advances is determined monthly by adding the Index to a margin of 21.74 percentage points. The Index is determined monthly and it is the three month LIBOR (London Interbank Offered Rate) published in the northeastern edition of *The Wall Street Journal* in its Money Rates table on the first day of the preceding month rounded up to the nearest one-quarter of a percentage point. If the first day of the preceding month is not a business day, the Bank will use the three month LIBOR published on the next business day.

The information about the costs of the card described in this application is accurate as of 10/20/2015. This information may have changed after that date. To find out what may have changed, call us toll-free at **1-800-426-1114** or write to us at Credit Card Services, P.O. Box 7092, Bridgeport, Connecticut 06601.

The Cash Back Plus Rewards Program is governed by the terms and conditions set forth in the Reward Guide. You will receive the Reward Guide with your Cardholder Agreement. The Reward Guide will explain the program, including the following: A) Earn cash back rewards of 1.5% on all eligible net purchases, plus the chance to earn a 10% Purchase Bonus and a 10% Relationship Bonus on your earned cash back. A net purchase is the amount of a purchase less any credits, returns and adjustments. Certain transactions do not qualify for cash rewards. For example, balance transfers, cash advances, account fees or charges, interest charges, life insurance charges, money orders, wire transfers, lottery tickets, gambling charges or unauthorized charges to your account do not earn cash rewards. Take advantage of both bonuses and earn a total of 1.8% cash back. **Please refer to your Reward Guide for complete program terms and conditions.** B) Points will not expire as long as your credit card account is in good standing and you make an eligible purchase once every twelve (12) months. If you do not make at least one purchase every twelve (12) months, all your points will be forfeited. C) Program subject to change. D) You are solely responsible for any taxes that may be owed as a result of rewards earned and/or redeemed under this card. Please consult your tax advisor. E) Other terms may apply and will be included in the Agreement.

**Balance Transfers:** Allow at least 4 weeks after account opening for processing of balance transfers. Continue paying each creditor until the transfer appears as a credit. You can not use a Balance Transfer or Cash Advance to payoff an account with any of our affiliates.

**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.

**Notice to New York Residents:** Consumer reports may be requested in connection with the processing of your application and any resulting account. Upon your request, we will inform you of the names and addresses of any consumer reporting agencies that have provided us with such reports. New York residents may contact the New York State Department of Financial Services by telephone at 1-877-226-5697 or visit its website at <http://www.dfs.ny.gov> for free information on comparative credit card rates, fees and grace periods.

**Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy 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.

**Notice to Married Wisconsin Residents:** No agreement, court order, or individual statement applying to marital

property will adversely affect our rights with respect to your credit card account, unless you provide us now with a copy of, or complete information about, the agreement, order, or statement or unless we have actual notice of it.

**AGREEMENT:** You understand that your account will be governed by the Agreement that will be sent with your credit card. You authorize the issuer of your credit card, identified below, to obtain copies of your consumer report to service your account, manage your account relationship, or for any other legitimate business purpose.

We may try to contact you to confirm your acceptance of the account. If we are unable to contact you, the account may not be opened.

## **ELECTRONIC NOTICE DISCLOSURE AND CONSENT FOR THE CITIZENS BANK CASH BACK PLUS™ WORLD MASTERCARD®**

**This Electronic Notice Disclosure and Consent (the "Consent") contains important information about how we will deliver disclosures and notices required by applicable law to you, including the [Terms and Conditions of AccessMyCardOnline] (the "Agreement") and disclosures related to the provision of online credit card account services thereunder (the "Service"). We will call these disclosures the "Notices." This is your copy of the Consent. Please read it carefully and print and retain a copy of it for your records.**

**Consent to Electronic Notices.** By submitting your online application, you affirmatively consent to receive, and acknowledge that you can access, receive and retain the Notices electronically, by electronic means, and not in paper or non-electronic form. You further acknowledge that by accessing the website, you satisfy the hardware and software requirements discussed more fully below and acknowledge that you have reasonably demonstrated that you can access, receive and retain the Notices electronically in the formats we use. The decision to do business electronically is yours. You cannot apply electronically for the Service unless you agree to receive the Notices in electronic form. However, you may ask us to provide you with paper copies of the Notices by calling us at 1-800-426-1114. Paper copies of the Notices will be provided to you at no cost.

**Receiving Notices Electronically.** We will provide Notices as part of your enrollment process or post Notices on the website with appropriate notice to you as permitted by applicable law. We will consider your acceptance of the Notice as your confirmation of receipt of the Notice. You agree to notify us promptly if your mailing address, e-mail address or other information changes by calling us at 1-800-426-1114 or by writing to us at Credit Card Services, P.O. Box 7092, Bridgeport, CT 06601.

**Hardware and Software Requirements.** In order to access the website and to access, receive and retain the Notices electronically, you must provide at your own expense all necessary telephone lines, Internet or other connections and equipment needed. In addition, your personal computer must meet the following minimum requirements: **PC:**

Microsoft® Internet Explorer 8 and above, Mozilla Firefox FF3.6 and above, Google Chrome-Chrome 13 and above. **MAC:** Safari 5 and above, Mozilla Firefox 3.6 and above, Google Chrome 13 and above with 128-bit encryption. You must also have a printer that is capable of printing from your Internet web browser and e-mail software. You confirm that your computer satisfies these specifications and requirements and that you can access, receive and retain the Notices electronically.

**Withdrawal of Consent to Electronic Notices.** If you agree to receive the Notices electronically, you can withdraw your consent at any time by calling us at 1-800-426-1114 or by writing to us at Credit Card Services, P.O. Box 7092, Bridgeport, CT 06601. You will not be charged a separate fee if you choose to withdraw your consent; however, the Agreement and your access to, and use of, the Service will automatically be terminated. Termination of the Consent will not affect the legal validity, enforceability and binding effect of any Notice, electronic or otherwise, before the effective date of the termination of the Consent.

**BY CLICKING ON THE "SUBMIT" BUTTON YOU ACKNOWLEDGE THAT YOU HAVE READ THE CONSENT AND HAVE PRINTED A COPY OF IT FOR YOUR RECORDS. YOU FURTHER ACKNOWLEDGE THAT YOU CAN ACCESS, RECEIVE AND RETAIN THE NOTICES ELECTRONICALLY IN THE FORMATS WE USE, AND AFFIRMATIVELY CONSENT TO THE RECEIPT OF THE NOTICES ELECTRONICALLY.**

The terms of your account are governed by the Cardholder Agreement (*Agreement*) that will be sent with your card. Account terms, including your Annual Percentage Rates (*APRs*), fees and costs may be changed from time to time as provided in the Agreement and as permitted by applicable law.

This credit card is issued by Citizens Bank, N.A.