



## CONSUMER CREDIT CARD TERMS AND CONDITIONS

	Cashback	Classic
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>12.99%</b>	<b>16.99%</b>
<b>APR for Balance Transfers <sup>1</sup></b>	Introductory Balance Transfer <b>0%</b> for the first 15 months after the balance is transferred, then <b>12.99%</b>	<b>16.99%</b>
<b>APR for Cash Advances</b>	<b>18.99%</b>	<b>21.00%</b>
<b>Paying Interest</b>	Your due date will be a minimum of 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 each month. We will begin charging interest on balance transfers and cash advances on the transaction date.	Your due date will be a minimum of 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 each month. We will begin charging interest on balance transfers and cash advances on the transaction date.
<b>Annual Fee</b>	None	None
<b>Transaction Fees</b>		
Balance Transfers	3% of transfer amount	None
Foreign Transactions	The lesser of 2% of the purchase or cash advance amount (in U.S. Dollars) or \$10.00	The lesser of 2% of the purchase or cash advance amount (in U.S. Dollars) or \$10.00
<b>Penalty Fees</b>		
Late Payment	\$18.50	\$18.50
Returned Item	\$20.00	\$20.00
<b>Grace Period</b>	25 days (to avoid periodic finance charges on purchases, the total payoff amount must be received by the payment due date)	25 days (to avoid periodic finance charges on purchases, the total payoff amount must be received by the payment due date)
<b>Credit Lines Up To</b>	\$20,000	\$10,000
<b>Minimum Finance Charge</b>	None	None
<b>Method of Calculating Balance</b>	Average Daily Balance (including new transactions)	Average Daily Balance (including new transactions)
<b>Monthly Payment</b>	Minimum 5% of new balance but not less than \$25.00	Minimum 5% of new balance but not less than \$25.00
<b>Cash Advance Fee</b>	2% of the amount of the cash advance; \$10.00 maximum	2% of the amount of the cash advance; \$10.00 maximum
<b>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">www.consumerfinance.gov/learnmore</a> .	

<sup>1</sup> **Loss of Intro APR:** We may end your Introductory Balance Transfer APR if you make a late payment; then the Balance Transfer APR will be 12.99%.

You will not earn rewards on cash advances, balance transfers, convenience checks used to access your account or any cash received with a purchase at the point of sale. Cashback provided on net purchases (purchases minus any returns or credits).

If your account is closed, you will lose any rewards you have not redeemed. If you fail to make two (2) consecutive payments by the due date in a sixty (60) day period of time, any cashback yet to be redeemed will be forfeited.

**How We Will Calculate Your Balance:** We use a method called “average daily balance method (including new purchases)”. See the “Interest Charges” section of your Credit Card Agreement for more information.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Agreement. See “Your Billing Rights” section for full details.

**Minimum Payment:** The payment amount will be any amount past due plus the greater of \$25.00 or 5% of the new balance shown on your billing statement.

**Periodic Rates:**

**Cashback** – The daily periodic rate for the Purchase APR is 0.03559%. The daily periodic rate for the Introductory Balance Transfer APR is 0%, and for the non-Introductory Balance Transfer APR is 0.03559%. The daily periodic rate for the Cash Advance APR is 0.05203%.

**Classic** – The daily periodic rate for the Purchase APR is 0.04655%. The daily periodic rate for Balance Transfer APR is 0.04655%. The daily periodic rate for the Cash Advance APR is 0.05753%.

Rates established 06/14/2016. Rates are subject to change on any day and will be updated by 10:00 AM Eastern. Please be sure to check FirstIB.com after 10:00 AM Eastern for the rate that will be honored today. Information in this disclosure effective 06/14/2016 and subject to change.

Government regulations require that we make the above disclosures available to you before you apply for a credit card. If you are unable to print this information, First IB will supply you with a printed copy upon request. You may call us toll-free at (888) 873-3424 during normal business hours. Write to us at:

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