

First Bank World Business MasterCard®

Disclosure Summary

Important information about this Credit Card

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0.00% introductory APR for the first 6 Billing Cycles following Account opening. After that, your APR will be from 12.40% to 22.40% . This APR will vary based on the Prime Rate and your creditworthiness.
APR for Balance Transfers	0.00% introductory APR for the first 6 Billing Cycles following Account opening. After that, your APR will be from 12.40% to 22.40% . This APR will vary based on the Prime Rate and your creditworthiness.
APR for Cash Advances	15.40% to 25.40% when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate and your creditworthiness.
Penalty APR	25.40% This APR may be applied to your account if it becomes 60 days delinquent. How Long Will the Penalty APR Apply? If your APRs are increased, the Penalty APR will apply until your account has been in a non-delinquent status for twelve (12) consecutive billing cycles.
How to Avoid Paying Interest on Purchases	Your due date is at least 26 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.
Minimum Interest Charge	Not applicable.

Annual Fee	None
Transaction Fees	
• Balance Transfer	None
• Cash Advance	Either \$5 or 3% of the amount of each cash advance, whichever is greater (maximum fee: \$75).
• Foreign Transaction	2% of each transaction in U.S. Dollars.
Penalty Fees	
• Late Payment	Up to \$35
• Over-the Credit Limit	Up to \$35
• Returned Payment	Up to \$35

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

All account terms are governed by the Credit Card Agreement. The terms stated above are accurate as of 08/30/2016. However Account and Agreement terms are not guaranteed for any period of time. In accordance with the Agreement and applicable law, we may change them based on information in your credit report, market conditions, business strategies, or for any reason. Refer to the Rewards Program Terms and Conditions for additional details on point accrual and redemption at www.localfirstbank.com/Rewards.