

FFB Essentials Business Credit Credit

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.

How We Will Calculate Your Balance: We figure the periodic interest charge on your Account by applying the applicable monthly periodic rate to the Monthly Accrual (APR divided by 12 multiplied by an average daily balance), including new purchases, of your Account for each feature category, including certain current transactions.

The information about the costs of the card described in this application is accurate as of October 2022. This information may have changed, call us at 1.800.299.7047.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	13.49% - 29.9% APR (variable) based on your creditworthiness. This APR may vary with the market based on the Prime Rate.
APR for Cash Advances	24.9% APR (fixed)
APR for Balance Transfers	10.9% (fixed) intro APR for 6 billing cycles; 16.9% APR (fixed) after that.
How to Avoid Paying Interest on Purchases	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.
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	\$50
Transaction Fees	
• Balance Transfer	Either \$50 or 3% of the amount of each balance transfer, whichever is greater.
• Cash Advance	Either \$50 or 3% of the amount of each cash advance, whichever is greater.
• Foreign Transaction	3% of each transaction in U.S. dollars.
• Minimum Finance Charge	\$.50
Penalty Fees:	
• Late Payment	\$50
• Returned Payment	\$50
• Over-the-Credit-Limit	None