

CARDHOLDER AGREEMENT

This Cardholder Agreement is your contract with us and governs the use of your credit card and account. The card carrier contains important account information, including your credit limit. Please read and keep these documents for your records.

Facts About Rates and Fees

For complete information about these facts, please see the related sections in this Cardholder Agreement.

Rates – Finance Charges

Purchase APR: Wall Street Journal Prime Rate (“Prime Rate”) plus 9.74%. As of 9/1/2012 this APR is 12.99%.

Cash Advance APR: 18.00%.

Default APR: 18.00%. All APRs may automatically increase up to the Default APR if you fail to make a payment to us when due or make a payment to us that is not honored.

Minimum Finance Charge: No minimum finance charge.

Other Fees

Late Payment Fee: Lesser of \$15.00 or 5% of the payment due.

Over-the-credit-limit Fee: Up to \$15.00 if you opt in.

Annual Fee: No annual fee.

Returned Payment Fee: Up to \$35.00.

Purchases Made in a Foreign Currency Fee: 2% of each purchase after its conversion into U.S. dollars.

Cash Advance Fee: 2% of each cash advance, \$2.00 minimum.

Rates, fees, and terms may change: We may change the rates, fees, and terms of your account or freeze or decrease your credit line or close your account at any time for any reason. These reasons may be based on information in your credit report. These reasons may also include competitive or market-related factors. If we make a change for any of these reasons you will receive written notice before the effective date, if required by law.

Definitions

Account: the relationship established between you and us by this Cardholder Agreement.

APR: annual percentage rate.

Authorized user: any person you allow to use your account.

Card: one or more cards or other account access devices, including account numbers that we issue to you to obtain credit under this Cardholder Agreement.

Cardholder Agreement (or Agreement): this document and the disclosure table.

We, us, and our: First National Bank, Edinburg, Texas, the issuer of your account.

You, your, and yours: the person who applied to open the account and any other person responsible for complying with this Agreement, including the person to whom we address billing statements.

Your Account

You agree to use your account in accordance with this Agreement. This Agreement is binding on you unless you cancel your account within 30 days after receiving the card and you have not used or authorized use of your card. You must pay us for all amounts due on your account as specified in this Agreement. Your account must only be used for lawful transactions.

Authorized Users: You may allow authorized users to use your account. You may request one additional card for an authorized user. You must pay us for all charges made by authorized users even if you did not intend to be responsible for those charges. You must notify us to revoke any permission you give to an authorized user to use a card or to use your account.

Revolving Credit Line: Your initial revolving credit line appears on your card carrier. The full amount of your revolving credit line is available to buy or lease goods or services where the card is honored. Part of your revolving credit line, called the cash advance limit, is available for cash advances. We may change your revolving credit line or cash advance limit at any time for any reason. We will notify you of any change.

Billing Statement: Your billing statement shows the total balance, periodic finance charges, fees, minimum amount due, and payment due date. It also shows your current revolving credit line; an itemized list of current charges, payments and credits; a rate summary; and other important information. We deliver a statement to only one address. You must notify Customer Service of a change in address. If we deem your account uncollectible or institute collection proceedings by sending it to an outside agency or attorney for collection, we may stop sending you statements. Periodic finance charges and fees continue to accrue even if we stop sending statements. The total amount you owe us appears as the New Balance on the billing statement. To determine the New Balance we begin with the total balance at the start of the billing period. We add any purchases or cash advances and subtract any credits or payments credited as of that billing period. We then add any periodic finance charges or fees.

APRs

Default Rate: All your APRs may increase if you default under any Card Agreement that you have with us because you fail to make a payment to us when due or you make a payment to us that is not honored. In these circumstances, we may automatically increase your APRs (including any promotional APRs) on all balances to the Default APR, which equals 18.00%. The Default APR takes effect 60 days after default and applies indefinitely.

Promotional APRs: A promotional APR is an APR less than the APR on your account. From time to time the bank may offer a Promotional APR. This Promotional APR will remain in effect until the end of the specified period provided your account remains in good standing with this agreement.

APRs Based on Prime: We calculate any APR based on the Prime Rate by adding the applicable amount that appears in this cardholder agreement to the Prime Rate. For each billing period we use the Prime Rate published in The Wall Street Journal on the last business day of each calendar month. If The Wall Street Journal does not publish the Prime Rate, we may substitute a similar published rate. A change in an APR due to a change in the Prime Rate takes effect as of the first day of the billing period for which we calculate the APR. We apply the new applicable APR to any existing balances, subject to any promotional rate that may apply.

Effect of APR Increases: If an APR increases, periodic finance charges increase and your minimum payment may increase.

Periodic Finance Charges Application of Periodic Finance Charges: We will charge periodic Finance Charges on outstanding balances as described in this Agreement. Periodic Finance charges will be applied to your Account separately for each billing cycle at a daily periodic rate. We calculate periodic finance charges separately for each balance subject to different terms, for example, standard purchases, standard cash advances, and each promotional offer. Your rates may vary. An increase in the variable APR for Purchases means you will incur a higher Finance Charge and perhaps a higher minimum payment due.

Finance Charge Calculation: The Finance Charge is calculated as of the closing date of a billing cycle by multiplying the average daily balance subject to Finance Charge times the applicable daily periodic rate, and then multiplying that amount by the number of days in the billing cycle. The daily periodic rate is the applicable APR divided by three hundred sixty five (365).

The average daily balance subject to Finance Charge is calculated for a billing cycle by adding together the ending outstanding balances subject to Finance Charge for each day included in the billing cycle, and then dividing that figure by the number of days in the billing cycle. The ending outstanding balance subject to Finance Charge for a day is calculated by taking the previous day's ending outstanding balance subject to Finance Charge, adding any new purchases, balance transfers and cash advances which were posted to the Account as of that day, subtracting any portions of payments or credits posted to the Account as of that day that were allocated to purchases, balance transfers and cash advances, and making any adjustments. A negative balance will be treated as a zero balance.

In calculating the average daily balance subject to Finance Charge for a particular billing cycle, we will exclude new purchases and balance transfers posted as of a day during that billing cycle (but we will not exclude those purchases and balance transfers for purposes of calculating the average daily balance subject to Finance Charge for any subsequent billing cycle) if you had a zero balance (that is, no credit outstanding on your Account) at the beginning of the particular billing cycle, or if you paid the entire new balance that existed at the end of the billing cycle previous to the particular billing cycle (as stated on the periodic billing statement for that previous billing cycle) in time to be credited as of the Payment Due Date specified on the periodic billing statement for that previous billing cycle. Your Payment

Due Date for a billing cycle will never be less than 25 days after the last day in that billing cycle. Otherwise all purchases and balance transfers will be included in the calculation of the average daily balance subject to Finance Charge. In all cases, cash advances will begin to accrue a Finance Charge from the date as of which the cash advance is posted to your Account. A purchase may be posted to the Account as of the earlier of (a) the day on which the merchant placed the charge on your Card, or (b) the purchase transaction occurred. A balance transfers may be posted to the account as of the date the transaction posted. A cash advance may be posted to the Account as of the day on which the cash advance transaction occurred. We may use mathematical formulas that produce equivalent results to calculate your average daily balance subject to Finance Charge, your periodic Finance Charges, and related amounts. For example, we may utilize computer programs or other computational methods that are designed to produce mathematically equivalent results while using fewer, different, and/or simpler computational steps than are described in this Agreement. In our sole discretion, we may round or truncate any figures used in calculating periodic Finance Charges. Such rounding or truncation may apply to or cause variations in your periodic rates and APRs.

Other Fees

Transaction Fee for Foreign Purchases: For each purchase made outside the U.S. we may charge a fee of 2% of the purchase amount, whether made in U.S. dollars or in a foreign currency.

Cash Advance Fee: You obtain a cash advance if you obtain funds through an automated teller machine (ATM), convenience check, home banking, or financial institution; make a wire transfer; obtain a money order, traveler's check, lottery ticket, casino chip, or similar item; or engage in a similar transaction. For each cash advance we may charge a fee of 2% of the amount of the cash advance, but not less than \$2.

Late Payment Fee: We may charge a fee whenever you have failed to pay a minimum amount due in time to be credited as of ten (10) days after its payment due date. This fee is the lesser of \$15 or 5% of the payment due.

Over-the-credit-limit Fee: We may charge a fee for each billing cycle in which your new balance at the close of the billing cycle exceeds your credit limit. We may

impose this fee even if we authorize a transaction, or impose a fee or charge, that causes your new balance to exceed your credit limit. The fee is up to \$15.00.

Annual Fee: We may charge an annual fee if applicable. This fee is non-refundable unless you notify us to cancel your account within 30 days of the mailing or delivery date of the billing statement on which the fee is billed.

Returned Item Fee: We may charge a fee of up to \$35 if a payment check, convenience check, balance transfer transaction or similar instrument is not honored or is returned because it cannot be processed or if an automatic debit is returned unpaid. We assess this fee the first time your check or payment is not honored, even if it is honored upon resubmission.

Replacement Card Fee: We may charge a fee of \$10 whenever we issue a replacement for a card that was lost or stolen, or change an account number because of a lost or stolen card, or the card was damaged.

Copy Fee: We may charge a fee of \$5 for providing copies of account statements, and other documents unless prohibited by law.

Stop Payment Fee: We may charge a fee of \$30 if we stop payment on a convenience check or balance transfer transaction at your request.

Credit Card Rush Order Fee: We may charge a fee of \$35 when rush order is requested.

Pay-by-phone Fee: We may charge a fee of \$10 if a payment is made over the phone.

Information on Foreign Currency Conversion Procedures

If you make a transaction in a foreign currency Visa® converts the amount into U.S. dollars as follows: Visa complies with its foreign currency conversion procedures then in effect. Visa currently uses a conversion rate in effect on its applicable central processing date. Such rate is either a rate it selects from the range of rates available in wholesale currency markets, which may vary from the rate it receives, or the government-mandated rate.

The foreign currency conversion rate in effect on the applicable processing date for a transaction may differ from the rate in effect on the sale or post date on your billing statement for that transaction.

If a transaction is converted by a third party prior to such transaction being processed by Visa, the foreign currency conversion rate for that transaction will be the rate selected by that third party.

Payments

Minimum Amount Due: Each month you must pay at least the Minimum Amount Due by the payment due date. The sooner you pay the New Balance, the less you will pay in periodic finance charges.

To calculate the Minimum Amount Due, we begin with amount in excess of your revolving credit line. We then add 3% of the New Balance (which calculation is rounded down to the nearest dollar) plus the amount of your billed finance charges. The minimum payment is rounded to the next highest whole dollar amount. If the minimum payment calculation results in \$20 or less, the minimum payment will be \$20. If the New Balance is \$20 or less, the Minimum Amount Due will be the New Balance. In calculating the Minimum Amount Due, we will not include any amount that is related to a charge that you are disputing.

Application of Payments: We apply payments and credits to low APR balances before higher APR balances. That means your savings will be reduced if you make transactions that are subject to higher APRs.

Payment Instructions: Payments are credited in accordance with the payment instructions on the billing statement. You must pay us in U.S. dollars using a check, similar instrument, or automatic debit that is drawn on and honored by a bank in the U.S. Do not send cash. We can accept late or partial payments, and payments that reflect "paid in full" or other restrictive endorsements, without losing our rights. We reserve the right to accept payments made in foreign currency and instruments drawn on funds on deposit outside the U.S. If we do, we select the currency conversion rate at our discretion and credit your account in U.S. dollars after deducting any costs incurred in processing your payment, or we may bill you separately for such costs.

Credit Reporting

We may report information about your account to credit reporting agencies. Late payments, missed payments, or other defaults on your account may appear on your credit report. If you request cards on your account for others,

we may report account information in the names of those other people as well. We may also obtain follow-up credit reports on you (for example, when we review your account for a revolving credit line increase). If you wish to know which agencies we contacted, write us at the Customer Service address on the billing statement. If you think we reported erroneous information to a credit reporting agency, write us at the Customer Service address on the billing statement. We will promptly investigate the matter and if we agree with you, we will contact each credit reporting agency to which we reported and request a correction. If, after our investigation, we disagree with you, we will tell you in writing or by telephone and tell you how to submit a statement to those agencies for inclusion in your credit report.

Changes To This Agreement

We may change the rates, fees, and terms of this Agreement at any time for any reason. These reasons may be based on information in your credit report, such as your failure to make payments to another creditor when due, amounts owed to other creditors, the number of credit accounts outstanding, or the number of credit inquiries. These reasons may also include competitive or market-related factors. Changing terms includes adding, replacing, or deleting provisions relating to your account and to the nature, extent, and enforcement of the rights and obligations your or we have relating to this Agreement. These changes are binding on you. However, if the change will cause a fee, rate or minimum payment to increase, we will mail you written notice at least 30 days before the beginning of the billing period in which the change becomes effective. If you do not agree to the change, you must notify us in writing within 25 days after the effective date of the change and pay us the total balance, either at once or under the terms of the unchanged Agreement. Unless we notify you otherwise, use of the card after the effective date of the change shall be deemed acceptance of the new terms, even if the 25 days have not expired.

Default

You default under this agreement if you fail to pay the Minimum Amount Due by its date; pay by a check or similar instrument that is not honored or that we must return because it cannot be processed; pay by automatic debit that is returned unpaid; file for bankruptcy; or default under any other Card Agreement that you have

with us. If you default, we may close your account and demand immediate payment of the total balance. If you gave us a security interest in a Certificate of Deposit or Savings Account, we may use the deposit amount to pay any amount you owe.

Refusal of the Card, Closed Accounts, and Related Provisions Refusal of the Card: We do not guarantee approval of transactions and are not liable for transactions that are not approved, either by us or by a third party, even if you have sufficient credit available. We may limit the number of transactions that may be approved in one day. If we detect unusual or suspicious activity, we may suspend your credit privileges until we can verify the activity. All internet gambling transactions will be declined. We may also block certain merchants, merchant groups, countries or other organizations if deemed necessary for security reasons.

Preauthorized Charges: If you default, if the card is lost or stolen, or we change your account for any reason, we may suspend automatic charges with third party vendors. If preauthorized charges are suspended, you are responsible for making direct payment for such charges until you contact the third party to, reinstate the automatic charges.

Lost or Stolen Cards, Account Numbers, or Convenience and Balance Transfer Checks: If any card, account number, or check is lost or stolen or if you think someone used or may use them without permission, call us at the Customer Service number on the billing statement or the back of the card. We may require you to provide certain information in writing to help us find out what happened and to comply with our investigation. You must identify for us the charges that were not made by you, or someone authorized by you, and from which you received no benefit.

Closing Your Account: You may close your account by notifying us in writing or by calling toll-free at the Customer Service number shown on the billing statement or on the back of your credit card, but must still repay the total balance in accordance with this Agreement. We may close your account or suspend account privileges at any time for any reason without prior notice. We may also reissue a different card at any time. You must return any card to us upon request.

Security Interest for Secured Accounts: If your account is a secured account, you gave us a security

interest in a Certificate of Deposit or savings account to secure repayment of your account. If you withdraw your funds from the Certificate of Deposit or savings account, we will close your account.

Arbitration

PLEASE READ THIS PROVISION OF THE AGREEMENT CAREFULLY. IT PROVIDES THAT ANY DISPUTE MAY BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO A JURY AND THE RIGHT TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING. IN ARBITRATION, A DISPUTE IS RESOLVED BY AN ARBITRATOR INSTEAD OF A JUDGE OR JURY. ARBITRATION PROCEDURES ARE SIMPLER AND MORE LIMITED THAN COURT PROCEDURES.

Agreement to Arbitrate: Either you or we may, without the other's consent, elect mandatory, binding arbitration for any claim, dispute, or controversy between you and us (called "Claims").

Claims Covered

What Claims are subject to arbitration? All Claims relating to your account, a prior related account, or our relationship are subject to arbitration, including Claims regarding the application, enforceability, or interpretation of this Agreement and this arbitration provision. All Claims are subject to arbitration, no matter what legal theory they are based on or what remedy (damages, or injunctive or declaratory relief) they seek. This includes Claims based on contract, tort (including intentional tort), fraud, agency, your or our negligence, statutory or regulatory provisions, or any other sources of law; Claims made as counterclaims, cross-claims, third-party claims, interpleaders or otherwise; and Claims made independently or with other claims. A party who initiates a proceeding in court may elect arbitration with respect to any Claim advanced in that proceeding by any other party. Claims and remedies sought as part of a class action, private attorney general or other representative action are subject to arbitration on an individual (non-class, non-representative) basis, and the arbitrator may award relief only on an individual (non-class, non-representative) basis.

Whose Claims are subject to arbitration? Not only ours and yours, but also Claims made by or against anyone connected with us or you or claiming through us or you, such as a co-applicant or authorized user of your account, an employee, agent, representative, affiliated company, predecessor or successor, heir, assignee, or trustee in bankruptcy.

What time frame applies to Claims subject to arbitration? Claims arising in the past, present, or future, including Claims arising before the opening of your account, are subject to arbitration.

Broadest interpretation. Any questions about whether Claims are subject to arbitration shall be resolved by interpreting this arbitration provision in the broadest way the law will allow it to be enforced. This arbitration provision is governed by the Federal Arbitration Act (the "FAA").

What about Claims filed in Small Claims Court? Claims filed in a small claims court are not subject to arbitration, so long as the matter remains in such court and advances only an individual (non-class, non-representative) Claim.

How Arbitration Works How does a party initiate arbitration? The party filing an arbitration must choose one of the following two arbitration firms and follow its rules and procedures for initiating and pursuing an arbitration: American Arbitration Association or National Arbitration Forum. Any arbitration hearing that you attend will be held at a place chosen by the arbitration firm in the same city as the U.S. District Court closest to your then current billing address, or at some other place to which you and we agree in writing. You may obtain copies of the current rules of each of the arbitration firms and forms and instructions for initiating an arbitration by contacting them as follows:

American Arbitration Association
335 Madison Avenue, Floor 10
New York, NY 10017-4605
Website: www.adr.org

National Arbitration Forum
P.O. Box 50191
Minneapolis, MN 55405
Website: www.arbitration-forum.com

At any time you or we may ask an appropriate court to compel arbitration of Claims, or to stay the litigation of Claims pending arbitration, even if such Claims are part of a lawsuit, unless a trial has begun or a final judgment has been entered. Even if a party fails to exercise these rights at any particular time, or in connection with any particular Claims, that party can still require arbitration at a later time or in connection with any other Claims.

What procedures and law are applicable in arbitration? A single, neutral arbitrator will resolve Claims. The arbitrator will be either a lawyer with at least ten years experience or a retired or former judge, selected in accordance with the rules of the arbitration firm. The arbitration will follow procedures and rules of the arbitration firm in effect on the date the arbitration is filed unless those procedures and rules are inconsistent with this Agreement, in which case this Agreement will prevail. Those procedures and rules may limit the discovery available to you or us. The arbitrator will take reasonable steps to protect customer account information and other confidential information if requested to do so by you or us. The arbitrator will apply applicable substantive law consistent with the FAA and applicable statutes of limitations, will honor claims of privilege recognized at law, and will have the power to award to a party any damages or other relief provided for under applicable law. You or we may choose to have a hearing and be represented by counsel. The arbitrator will make any award in writing and, if requested by you or us, will provide a brief statement of the reasons for the award. An award in arbitration shall determine the rights and obligations between the named parties only, and only in respect of the Claims in arbitration, and shall not have any bearing on the rights and obligations of any other person, or on the resolution of any other dispute.

Who pays? Whoever files the arbitration pays the initial filing fee. If we file, we pay; if you file, you pay, unless you get a fee waiver under the applicable rules of the arbitration firm. If you have paid the initial filing fee and you prevail, we will reimburse you for that fee. If there is a hearing, we will pay any fees, of the arbitrator and arbitration firm for the first day of that hearing. All other fees will be allocated as provided by the rules of the arbitration firm and applicable law. However, we will advance or reimburse your fees if the arbitration firm or arbitrator determines there is good reason for requiring us to do so, or if you ask us and we determine there is good reason for doing so. Each party will bear the expense of that party's attorneys, experts, and witnesses,

and other expenses, regardless of which party prevails, but a party may recover any or all expenses from another party if the arbitrator, applying applicable law, so determines.

Who can be a party? Claims must be brought in the name of an individual person or entity and must proceed on an individual (non-class, non-representative) basis. The arbitrator will not award relief for or against anyone who is not a party. If you or we require arbitration of a Claim, neither you, we, nor any other person may pursue the Claim in arbitration as a class action, private attorney general action or other representative action, nor may such Claim be pursued on your or our behalf in any litigation in any court. Claims, including assigned Claims, of two or more persons may not be joined or consolidated in the same arbitration. However, applicants, co-applicants, authorized users on a single account and/or related accounts, or corporate affiliates are here considered as one person.

When is an arbitration award final? The arbitrator's award is final and binding on the parties unless a party appeals it in writing to the arbitration firm within fifteen days of notice of the award. The appeal must request a new arbitration before a panel of three neutral arbitrators designated by the same arbitration firm. The panel will consider all factual and legal issues anew, follow the same rules that apply to a proceeding using a single arbitrator, and make decisions based on the vote of the majority. Costs will be allocated in the same way they are allocated for arbitration before a single arbitrator. An award by a panel is final and binding on the parties after fifteen days has passed. A final and binding award is subject to judicial review and enforcement as provided by the FAA or other applicable law.

Survival and Severability of Terms

This arbitration provision shall survive: (i) termination or changes in the Agreement, the account, or the relationship between you and us concerning the account; (ii) the bankruptcy of any party; and (iii) any transfer, sale or assignment of your account, or any amounts owed on your account, to any other person or entity. If any portion of this arbitration provision is deemed invalid or unenforceable, the entire arbitration provision shall not remain in force. No portion of this arbitration provision may be amended, severed or waived absent a written agreement between you and us.

Applicable Law and Enforcing our Rights Applicable

Law: The terms and enforcement of this Agreement shall be governed by federal law and the law of Texas, where we are located.

Enforcing this Agreement: We can delay in enforcing or fail to enforce any of our rights under this Agreement without losing them,

Collection Costs: If we refer collection of your account to a lawyer who is not our salaried employee, you are liable for any reasonable attorney's fees we incur, plus the costs and expenses of any legal action, to the extent permitted by law.

Assignment: We may assign any or all of our rights and obligations under this Agreement to a third party.

For Further Information

Call the toll-free Customer Service telephone number shown on the billing statement or on the back of your card. You can also call local or toll-free Directory Assistance to get our telephone number.

First National Bank
Credit Card Department
P. O. Box 2049
Edinburg, TX 78540-2049

What To Do If There's An Error In Your Bill Your Billing Rights. Keep This Notice For Future Use

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us In Case of Errors or Questions About Your Bill

If you think your billing, statement is wrong, or if you need more information about a transaction on your billing statement, write to us (on a separate sheet) as soon as possible at the address listed on your statement. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.
- Please sign your letter.

If you authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe your billing statement was correct. After we receive your letter, we cannot try to collect any amount you question, or report your account as delinquent. We can continue to bill you for the amount you, question, including finance charges, and we can apply any unpaid amount against your credit line. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your balance that are not in question.

If we find that we made a mistake on your billing statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name and address of anyone to whom we reported your account information. We must tell anyone we report you to that the matter has been settled between us when it is finally settled.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your billing statement was correct.

Special Rule for Credit Card Purchases.

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

- You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current address; and
- The purchase price must have been more than \$50. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

Disclosure Table

Rate, Fee and other Cost Information	FNB Platinum Rewards Credit Card
Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases, Balance Transfers	3.99% introductory APR for the first 6 months from the date of account opening. After that, 12.99%. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	18.00% Fixed
Penalty APR and When it Applies	18.00% This APR may be applied to your account if you: 1) Make a late payment 2) Make a payment that is returned How Long Will the Penalty APR Apply?: If your APRs are increased for any of these reasons, the Penalty APR will apply indefinitely.
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.
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	No Annual Fee
Transaction Fees	
• Cash Advance Fee	2% of the cash advance, \$2.00 minimum
• Foreign Transaction	2% of each transaction in U.S. dollars
Penalty Fees	
• Late Payment	Up to \$15.00
• Over-the-credit Limit	Up to \$15.00
• Returned Payment	Up to \$35.00

- Lost / Stolen /Replacement Card Fee \$10.00
- Rush Order Fee \$35.00
- Copy Fee \$5.00
- Pay-by-Phone Fee \$10.00

How we will calculate your balance: We use a method called “average daily balance (including new purchases)”.

The information about the costs of the card described in this application is accurate as of December 1, 2012.