INTEREST RATE AND INTEREST CHARGES	
Annual Percentage Rate(APR) for Purchases	**15.99%** The APR is determined by adding a margin of **12.74%** to the Prime Rate published in The Wall Street Journal in effect on the 5th day of the previous month. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**15.99%** The APR is determined by adding a margin of **12.74%** to the Prime Rate published in The Wall Street Journal in effect on the 5th day of the previous month. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**15.99%** The APR is determined by adding a margin of **12.74%** to the Prime Rate published in The Wall Street Journal in effect on the 5th day of the previous month. This APR will vary with the market based on the Prime Rate. *Bank cash advances include ATM, Over-the-Counter, Same-Day Online, Overdraft Protection, Returned Payment and Cash Equivalent (i.e. money orders and traveler checks from a non-financial institution, and person-to-person money transfers) Cash Advances.
Penalty APR and When It Applies	**24.99%** The Penalty APR may be applied to your account if the minimum monthly payment is not made within 60 days of the payment due date. In that instance, we can amend the credit card agreement to increase the APRs for all existing balances and future transactions. The Penalty APR will cease to apply if we receive 6 consecutive required minimum monthly payments on or before the payment due date. The APR may be applied to your account if you: 1) Make a late payment; 2) Go over your credit limit; or 3) 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 until you make six consecutive minimum payments when due.
How to avoid paying interest on purchases	Your due date is at least 25 days after close of each billing cycle. We will not charge you interest on purchases if you pay entire balance by the due date each month.
Minimum Interest Charge	If you are charged periodic interest, the charge will be no less than **$0.00.**
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 Fees	**None**
Transaction Fees · **Balance Transfer** · **Cash Advance** · **Foreign Fees**	 **None** Either **$5.00** or **2.0%** of the amount of each advance, whichever is greater. **1.0%** of each transaction in U.S. dollars.
Penalty Fees · **Late Payment** · **Over-the-Credit-Line** · **Returned Payment**	 Up to **$25** **None** Up to **$25**
Other Fees · **Pay-By-Phone with Live Representative** · **Pay-By-Phone with Automated Service**	 **$10.00** **None**

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)". An explanation of this method is provided under the Calculation of Interest Charges section of the Credit Card Agreement.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in the Credit Card Agreement.

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you become more than 60 days late in paying your bill.

How We Will Calculate Your Variable APRs: We calculate variable APRs by adding a **12.74%** margin to the Prime Rate published in The Wall Street Journal on the 5th day of the prior month. The APR may increase or decrease each month if the Prime Rate changes. Any new rate will be applied as of the first day of your billing cycle during which the Prime Rate has changed. If the APR increases, you will pay a higher interest charge and may pay a higher minimum payment. The Prime Rate is simply a reference index and is not the lowest interest rate available. If The Wall Street Journal stops publishing the Prime Rate, we will select a similar reference rate.

Union First Market Bank- Card Regulations

CREDIT CARD AGREEMENT:

These Card Regulations govern the possession and use of credit cards ("Card") issued and administered by **Union First Market Bank** ("Issuer").

1. ANNUAL PERCENTAGE RATES (APR)

The Standard APR used to compute your interest charges are listed in the Interest Rate and Interest Charges table. We reserve the right to amend these APRs. Pursuant to Federal Law, your Standard APR on existing balances may be raised if the required minimum monthly payment is not made within 60 days of the payment due date. In that instance, we can amend your Credit Card Agreement to raise your Standard APR to the Penally APR for all existing balances and future transactions. We can also increase your Standard APR for future transactions even if you are not 60 days late in making a payment. However, we will always provide you with 45 days advanced notice prior to any significant changes in the terms of your account, including interest rate or fees.

Your Standard APR will not increase for the first year the account is open, unless:

1. You are more than 60 days late with your payment.
2. Your APR is variable and changes when Prime changes.
3. You are in a workout agreement and you haven't made your payments as agreed.
4. You have an introductory APR that will be in place for at least 6 months. After that, your APR will revert to the Standard APR we disclosed on your Credit Card Agreement when you received the card.

If your Standard APR is increased after the first year, for any reason other then being late with your minimum monthly payment, the new APR will apply only to future transactions. If you have an existing balance, your old Standard APR will continue to apply to that balance.

2. STANDARD VARIABLE RATE INFORMATION

Your Standard APR may vary. For purchases, balance transfers, and cash advances made Over the Counter, at an Automated Teller Machine (ATM), or by Convenience Check, your Standard APR is determined by adding together an index and a margin. This index is the Prime Rate as published in the Wall Street Journal on the 5th day of the prior month.

Please refer to the Interest Rate and Interest Charges table for the amount of margin on purchases, balance transfers, and cash advances and corresponding APRs as applicable to your account.

Any increase or decrease in the index will cause an increase or decrease in your variable rates on the first day of your billing cycle after the index is published. An increase in the index means that you will pay higher interest charges and have a higher Total Minimum Payment Due.

3. GRACE PERIOD

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. We will begin charging interest on cash advances and balance transfers on the transaction date or the first day of the billing cycle in which it is posted to your account, whichever is later.

4. CALCULATION OF INTEREST CHARGES

Purchases: We will not charge you interest on purchases if you pay your entire New Balance (shown on monthly statement) on or before the Payment Due Date (Grace Period) each month. The interest charges for a billing cycle are computed by applying the monthly Periodic Rate of 1.333% to the "average daily balance" of purchases. To calculate the average daily balance, take the beginning balance of your account each day, add any new purchases, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Balance Transfers and Cash Advances: We will begin charging interest on balance transfers and cash advances made Over the Counter, at an Automated Teller Machine (ATM), Same-Day Online or by Convenience Check on the transaction date or the first day of the billing cycle in which it is posted to your account, whichever is later. **There is no grace period.** The interest charges for a billing cycle are computed by applying the monthly Periodic Rate of 1.333% to the "average daily balance" of your account. To calculate the average daily balance, take the beginning balance of your account each day, add any new cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

5. BILLING CYCLE AND STATEMENTS

Our billing cycle ends each month on a closing date determined by us. Each billing cycle begins on the day after your closing date. Each monthly statement reflects a single billing cycle. Each billing cycle that you have a balance, you will receive a statement showing your New Balance. Your statement also shows the total minimum payment due, and the due date for your payment.

6. MINIMUM PAYMENT

The minimum payment required is the Total Minimum Payment Due shown on your statement. If the New Balance on your statement is equal to or less than $25.00, the Total Minimum Payment Due is the New Balance amount. If the New Balance on your statement exceeds $25.00, the Total Minimum Payment Due is 4.00% of that portion of the New Balance which does not exceed your credit limit (rounded up to the nearest dollar), or $25.00, whichever is greater, plus the entire portion of the New Balance in excess of your credit limit, plus any amount past due.

7. LATE PAYMENT CHARGE

If the minimum required payment is not received within 5 days after the Closing Date subsequent to the payment Due Date, a late payment charge up to $25.00 will be imposed.

8. TERMS GOVERNING THE USE OF YOUR CARD

The person ("Cardholder") whose name is embossed on the face of the VISA® ("Card") enclosed herewith, and each Cardholder, in the event more than one Card is enclosed herewith bearing the same account number, by signing or using said Card, receipt of which is acknowledged, agrees with the Issuer of the Card whose name is Union First Market Bank ("Issuer") as follows:

A. Goods and services ("Credit Purchases") may be purchased or leased by means of such card by Cardholder from any retail business establishment ("Seller") who honors same upon the execution of a sales slip evidencing such Credit Purchase and bearing the account number of Cardholder embossed on the face of such Card. Additionally, VISA® Cash Advances ("Loans") may be obtained through use of such Card (a) upon execution of a written request of Cardholder in a form furnished to Cardholder from any financial institution that is a member, alone or in association with others, of VISA® U.S.A. Inc. and (b) upon execution of a written separate agreement with Issuer for a VISA® overdraft financing agreement if offered by Issuer.

B. Cardholder shall be liable and agrees to pay Issuer for Credit Purchases made by, or for Loans extended to, Cardholder or anyone else using such Card unless the use of such Card is by a person other than the Cardholder (a) who does not have actual, implied or apparent authority for such use, and (b) from which Cardholder receives no benefit. Additionally, Cardholder shall be jointly and severally liable and agrees to pay for all Credit Purchases and Loans obtained through the use of any other Card bearing Cardholder's account number that has been issued to another person by reason of such person being a member of Cardholder's family, or otherwise issued upon Cardholder's request (all such Cards bearing the VISA® account number hereinafter collectively called "Related Cards").

C. Each Card is the property of Issuer, is not transferable, and must be surrendered upon demand. It can be canceled as well as repossessed by Issuer or its designee, and the privileges thereof revoked, at any time without prior notice.

D. Cardholder shall not use the Card or permit the use of Related Cards to obtain Credit Purchases or Loans, which will increase Cardholder's indebtedness to Issuer to an amount in excess of the limit established by Issuer.

E. All Credit Purchases and Loans are effected at the option of the Seller and Cash Advancing Financial Institution respectively, and Issuer shall not be responsible for refusal by any Seller or Cash Advancing Financial Institution to honor the Card or any Related Card. Any refund, adjustment or credit allowed by Seller shall not be by cash but rather by a credit advice to Issuer which shall be shown as a credit on Cardholder's account statement with Issuer.

F. Issuer will send to Cardholder, at monthly intervals determined by Issuer, a statement reflecting for the prior monthly period all VISA® and Related Card transactions. Such statement shall be deemed correct and accepted by Cardholder and all holders of Related Card unless Issuer is notified to the contrary in writing within 60 days of mailing of such statement. Cardholder will pay such statement by remitting to Issuer within 25 days of the closing date reflected on the statement either the full amount billed or, at Cardholder's option, an installment equal to at least the required minimum payment stated under the **Minimum Payment** section of the Credit Card Agreement.

G. Interest on Loans and Credit Purchases will be charged in accordance with the interest charge calculation method referred to under the **Calculation of Interest Charges** section of the Credit Card Agreement. The rate of interest shall be established by Issuer from time to time, but shall never exceed the maximum rate permitted by law. The current interest rate per annum is the Standard Annual Percentage Rate set forth in the boxes on page one that gives the **Annual Percentage Rate (APR) for Purchases, Balance Transfers, and Cash Advances.**

H. If the card is canceled or surrender is demanded by Issuer, or if Cardholder defaults in any payment due, or is deceased, bankrupt or insolvent, or any attachment or garnishment proceedings are initiated against Cardholder or his property, Issuer may elect to declare all amounts then owed to Issuer to be immediately due and payable without notice or demand of any kind. If Cardholder has other loans from Issuer, or takes out other loans with Issuer in the future, collateral securing those loans will also secure the Cardholder's obligations under this agreement. However, unless the Cardholder expressly agrees otherwise, the Cardholder's household goods and dwelling will not secure Cardholder's obligations under this agreement even if Issuer has or later acquires a security interest in the household goods or a mortgage on the dwelling. Cardholder agrees to pay all costs incurred by Issuer in collecting Cardholder's indebtedness or in enforcing this agreement, including reasonable attorney's fees and also those costs, expenses and attorney's fees incurred in appellate, bankruptcy and post-judgment proceedings, except to the extent such costs, fees or expenses are prohibited by law.

I. This agreement may be amended from time to time by Issuer by written notice mailed to Cardholder at Cardholder's last known address. Account and Agreement terms are not

guaranteed for any period of time; all terms, including fees and the APRs for new transactions, may change in accordance with the Agreement and applicable law.

J. Except to the extent that Federal law is applicable, the validity, construction and enforcement of this agreement and all matter's arising out of the issuance and use of the Card shall be governed by the laws of the state in which the principal office of Issuer is located.

K. Additional charges, plus applicable taxes, may also be assessed if you pay us with a check not honored by your financial institution, request a copy of a document, request a replacement card or use your card for a transaction at an automated teller machine, if such charges are not prohibited by law or regulation. No finance charge will be assessed on such additional charges.

L. If it is believed that the Card has been lost or stolen or used in an unauthorized manner, the Cardholder shall contact Issuer AT ONCE, in order to minimize possible losses. In most cases, the Cardholder will not be liable for any unauthorized transactions unless it is determined that the Cardholder was grossly negligent or fraudulent in the handling of the Card. Notification can be made orally or in writing at:

Credit Card Security Department PO Box 30035 Tampa, Florida 33630Telephone Number (727) 570-4881

M. Cardholder agrees that Issuer, its agents or service companies may monitor and/or record any telephone communications with Cardholder.

N. Payments must be made to the Issuer in U.S. dollars drawn on a U.S. Financial Institution. If Cardholder incurs charges in any other currency, the charges will be converted into U.S. dollars. The exchange rate for transactions in a foreign currency will be a rate selected by VISA® from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA® itself receives, or the government mandated rate in effect for the applicable central processing date. All transactions in foreign countries will be subject to a 1.0% conversion or processing fee.

O. Issuer shall have sole discretion in how payments are applied to Cardholder's account. Issuer may accept checks marked "Payment in Full" or with words of similar effect without losing any of Issuer's rights to collect the full balance of Cardholder's account.

P. Issuer can reinvestigate and reevaluate any information Cardholder provided on Cardholder's credit application at any time, and in the course of doing so, Issuer may ask Cardholder for additional information, request credit bureau reports and/or otherwise verify Cardholder's current credit standing.

Q. Cardholder agrees that Issuer may re-release information to others, such as credit bureaus, regarding the status and history of Cardholder's account. However, Issuer is not obligated to release any such information to anyone unless Issuer is required by law to do so.

R. Cardholder agrees that Cardholder's account shall be subject to all applicable rules and regulations of VISA® U.S.A. Inc., as applicable, as well as all applicable laws. If there is any conflict between the provisions of this Agreement and the rules and regulations of VISA® U.S.A. Inc., the rules and regulations of VISA® U.S.A. Inc. shall control. Your VISA® card may not be used for any illegal transaction(s).

YOUR BILLING RIGHTS:

This notice informs you about your rights and responsibilities under the Fair Credit Billing Act.

WHAT TO DO IF YOU FIND A MISTAKE ON YOUR STATEMENT:

If you think there is an error on your statement, write to us at: **Union First Market Bankshares Corporation PO Box 30495 Tampa, FL 33630-3495.** In your letter, give us the following information: **1. Account Information:** Your name and account number **2. Dollar Amount:** The dollar amount of the suspected error. **3. Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement and at least three business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong. You must notify us of any potential errors in writing. If you call us, we are not required to investigate any potential errors and you may be required to pay the amount in question.

WHAT WILL HAPPEN AFTER WE RECEIVE YOUR LETTER:

When we receive your letter, we must do two things: **1.** Within 30 days after receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error. **2**. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error: 1. We cannot try to collect the amount in question, or report you as delinquent on that amount. **2.** The charge in question may remain on your statement, and we may continue to charge you interest on that amount. **3.** While you do not have to pay the amount in question, you are responsible for the remainder of your balance. **4**. We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen: **1. If we made a mistake:** You will not have to pay the amount in question or any interest or other fees related to that amount. **2. If we do not believe there was a mistake:** You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us. If we do not follow all of the rules above, you do not have to pay the first $50.00 of the amount in question, even if your bill is correct.

YOUR RIGHTS IF YOU ARE DISSATISFIED WITH YOUR CREDIT CARD PURCHASES:

If you are dissatisfied with the goods or services that you have purchased with your 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 purchase. To use this right, all of the following must be true: **1.** The purchase must have been made in your home state or within 100 miles of your current mailing address and the purchase price must have been more than $50.00. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) **2**. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a convenience check that accesses your credit card account do not qualify. **3**. You must not yet have fully paid for the purchase.

If all the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: **Union First Market Bankshares Corporation PO Box 30495 Tampa, FL 33630-3495.** While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.