

INTEREST RATE AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	0.00% Introductory APR for 6 billing cycles 8.50% - 15.50% after introductory period, based on your creditworthiness. This APR will vary with the market based on the Prime Rate*.
APR for Balance Transfers	0.00% Introductory APR for 6 billing cycles for balances transferred within 60 days of Account opening. 18.00% After introductory period ends.
APR for Cash Advances	18.00%
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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
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	<ul style="list-style-type: none"> • Balance Transfer 3% of the amount of each transfer (\$10 minimum). • Cash Advance 3% of the amount of each advance (\$10 minimum). • Quasi Cash Advance 3% of the amount of each advance (\$20 minimum). • Foreign Transaction 1% of the U.S. dollar amount of the transaction.
Penalty Fees	<ul style="list-style-type: none"> • Late Payment Up to \$37 • Returned Payment Up to \$37
Other Fees	<ul style="list-style-type: none"> • Overdraft Cash Advance \$10 for each transfer made to your Seacoast Bank deposit account. • Per copy of monthly billing statement \$5.50 • Stop payment \$35.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)". See the Agreement for more details.

Billing Rights: Information on your billing rights to dispute transactions and how to exercise those rights is provided in this Agreement.

*The **APR** purchases is variable and is determined by adding the percentage points (the "Margin") to the Prime Rate (the "Index"). If the Prime Rate increases/decreases, it will cause the **APR** to increase/decrease accordingly. We review the Prime Rate published in the Money Rates section of

The *Wall Street Journal* on the last business day of each month (the "Change Date"). If a change in the Prime Rate causes the **APR** to change, we put the new **APR** into effect as of the billing period for which we calculate the **APR**; then we apply the new **APR** to any existing variable rate balances. An increase in the Index may result in an increase in the amount of any interest, minimum payment and outstanding balance.

As of April 1, 2016 the **APR** for purchases was **3.50%** (Index) + **5%** to **12.00%** (Margin) = **8.50%** to **15.50%**, which corresponds to a daily periodic rate of **0.02329%** to **0.04247%**.

Seacoast Bank appreciates your business.

For additional credit or to inquire about your account:

- Visit seacoastbank.com for online account access.
- Call 844-551-8415, 24-hours a day for customer support.

To report lost or stolen cards: call 866-839-3485, 24-hours a day.