

Opening disclosure statement to personal credit card customers

ACCOUNT OPENING DISCLOSURE STATEMENT

INTEREST RATES AND INTEREST CHARGES	
Personal Credit Card Annual Percentage Rate (APR) for Purchases	13.9%
Personal Credit Card APR for Balance Transfers	13.9%
Personal Credit Card APR for Cash Advances	13.9%
Secured Personal Credit Card Annual Percentage Rate (APR) for Purchases	16.5%
Secured Personal Credit Card APR for Balance Transfers	16.5%
Secured Personal Credit Card APR for Cash Advances	16.5%
Paying Interest	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 each month. We will begin charging interest on cash advances and balance transfers on the posting date.
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 www.consumerfinance.gov/learnmore
FEES	
Annual Fee	None
Transaction Fees	
• Balance Transfer	Either \$5.00 or 3% of the amount of each transfer, whichever is greater (no maximum fee).
• Cash Advance	Either \$5.00 or 3% of the amount of each cash advance, whichever is greater (no maximum fee).
• Foreign Transaction	3% on each transaction in U.S. dollars.
Penalty Fees	
• Late Payment	up to \$36.00
• Returned Payment	up to \$25.00
Other Fees	
• Research Fee	There is a \$20.00 per hour fee for research at your request, (minimum 30 minutes) and \$2.00 for each copy of statement. There is a \$3.00 fee for each copy of a sales slip you request.
• Expedited Card Issuance Fee	If, at your request, we furnish you with a new expedited card, you will be assessed a fee for expedited service in the amount of \$35.00 .

How We Calculate Your Balance

First National Bank Alaska uses a method called “Average Daily Balance” (including new purchases). See your **Important Notice to Secured Consumer Credit Card Customers** for more details.

Billing Rights—Information on your rights to dispute transactions and how to exercise those rights is provided in your **Important Notice to Secured Consumer Credit Card Customers**.

The above information was accurate as of the date printed and is subject to change after that date. For changes since print date, write to **First National Bank Alaska Card Services, P.O. Box 101925 Anchorage, Alaska 99510-1925** or call **907-777-4519** or **800-856-4362** (toll free).

First National Bank Alaska Cardholder Agreement and Account Opening Disclosure

This First National Bank Alaska Credit Card Agreement (Agreement) governs the use of your credit card account (Account) issued by First National Bank Alaska. You accept this Agreement if you or an Authorized User use the Account in any way or complete any transaction(s). You also accept this Agreement if you do not cancel your Account within 30 days after it is opened. Please read this Agreement carefully and maintain a copy for your records.

The terms “we,” “us,” “ours,” and “Bank” refer to First National Bank Alaska (FNBA). The terms “you,” “your,” refer to the cardholder and any authorized user.

DEFINITIONS

Account. The revolving line of credit, subject to the terms and conditions of this agreement, approved by us for use by you and your designated Cardholders.

Account Balance. The total outstanding amount of credit extended and charges imposed by Bank under this agreement.

Annual Percentage Rate (APR). Cost of the credit extended expressed as a yearly rate.

Authorized User. Individual(s) with the authority to act on behalf of the Cardholder. An Authorized User can be someone we issue a Card to at your request or someone you or another Authorized User permitted to use the Account.

Balance transfer. Transaction where the dollar amount used by cardholder, or an authorized user, to pay off another creditor.

Billing cycle. Begins the day after the previous Billing Statement date and ends on the Billing Statement date.

Billing Statement. The monthly statement reflecting the beginning and ending account balance, the amount and due date of the next payment, transactions that occurred, and any credit activity over the current billing cycle, interest rates, finance charges, and other pertinent information about your account.

Billing Statement Date. Close of business on the date designated for statement purposes by us. The Billing Statement date is no less than 25 days before the Payment Due Date.

Business Day. Monday through Friday when the bank is open for substantially all of its business; excludes Saturday, Sunday and Federal Holidays.

Cash Advance. The transaction where you receive cash from an automated teller machine (ATM), bank teller, a transfer to cover an overdraft in your checking account if enrolled in our Mastercard Overdraft Protection, or other transactions we consider a cash equivalent submitted by merchants. Cash equivalent transactions may include but are not limited to: purchasing traveler’s checks, foreign currency, money orders, wire transfers, Person-to-Person transfers, cryptocurrency, other similar digital or virtual currency, and other similar transactions.

Card. First National Bank Alaska credit card issued by us to you and/or to cardholder(s).

Cardholder. Individual(s) who opened the account and any natural person financially responsible for the repayment of the account.

Purchase. A transaction where the Account is used to pay for goods or services from a Merchant using the Card or Card number.

Merchant. Person or business that has agreed with the bank or a correspondent to sell goods or services to cardholders, and authorized users, using cards.

New Balance. Account balance on the billing statement date.

Payment Due Date. Date payment is due and is generally the same day of the month for each billing cycle.

Previous Balance. The account balance on the previous billing statement.

Periodic Rate. Used to compute interest in a billing cycle which corresponds to an annual percentage rate equal to 12 times the periodic rate.

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USE OF THE ACCOUNT

Permitted Use of the Account. You may use the Account for personal, family, or household purposes. You may not use the Account for business, commercial, or illegal purposes, or in any manner not permitted by this Agreement. If you use the Account for a purpose that is not permitted: you are still liable for such use, you may be liable for additional damages and expenses resulting from such use to us and others, and the Account may be suspended or closed.

Liability of Cardholder(s). You promise to pay us all amounts due on the Account following the instructions provided on the Billing Statement. You may pay your Account balance in full at any time. If you or an Authorized User permits access to the Account, you are liable for repaying any amount resulting from the transactions made, and anyone that person allows to use the Account. If there is more than one Cardholder on the Account, each of you is jointly and severally liable for all amounts due on the Account.

Authorized Users. If you allow someone to use your Account, even if they use your Account in a manner you did not intend or agree to, or if they allow someone else to use your Account, you will still be responsible for that use. You may request a Card be issued in an Authorized User's name. If we accept the request, that user will have the same authority as the Cardholder to use the Account and access Account information. To remove an Authorized User who has been issued a Card from your Account, you must contact us at the phone number on your Billing Statement and request the card be cancelled and remove them from your Account. You must also destroy any cards issued to them and cancel any recurring transactions they have set up on the Account. We reserve the right to remove any Authorized User from your Account for any reason or for no reason at all at any time. We may, at our discretion, reissue all cards on the Account.

Credit Limit. We assign a Credit Limit to your Account. You agree to manage your Account to ensure your account balance (including interest and fees) is not more than your Credit Limit. Generally, your Account may not exceed the Credit Limit assigned for Purchases and Cash Advances. However, we may honor transactions above your assigned Credit Limit in which you will be liable for any amounts, including interest and fees, incurred by any transaction in excess of your Credit Limit.

Authorization of Transactions. We are not obligated to honor every transaction and may deny a transaction for any reason, unless prohibited by applicable law. We are not liable for any losses resulting from a denied transaction. We are not liable for any losses resulting from when our services are unavailable due to reasons beyond our control. Except as otherwise provided in this Agreement, you are not permitted to stop the payment of any transaction once it is made; however, you have the right to dispute transactions as described in the Billing Rights Notice section of this Agreement.

Account and Transaction limits. We may place limits on the Account that may impact your ability to use the Account. For example, limits may be placed on the types, amount of, or number of transactions you may make with the Account. We may tell you about some of these limits, such as your Credit Limit; however for security and other reasons, we may not tell you about all of the limits we may place on the Account. To the extent permitted by applicable law, we may increase, reduce, cancel, suspend, or add new limits for any reason at any time without notice.

BILLING STATEMENTS AND PAYMENTS

Billing Statement and Minimum Payment Due. We will provide a monthly Billing Statement to you, unless no activity occurs during the billing cycle and the new balance is zero. The Billing Statement will be sent to the address of record for your Account. The Billing Statement will reflect your New Balance and Minimum Payment Due. We must receive payment of at least the Minimum Payment Due by the Payment Due Date disclosed on the Billing Statement. The Minimum Payment Due will be equal to:

- i. 3% (three percent) of the new balance and any portion of the new balance that is delinquent, and if the new balance exceeds the Credit Limit the amount in excess of the Credit Limit.
- ii. If the amount due is \$10 (ten) or less, the amount outstanding is the amount due.

Payment. You must follow the payment instructions provided on the monthly Billing Statement. If your payment is made in accordance with those instructions, we will credit the payment as of the business day received. If, in our sole discretion, we accept a payment that does not meet the payment instructions, we will credit the payment within five (5) calendar days of receipt. We may accept late payments, partial payments and payments marked 'paid in full' or containing other restrictive words, conditions, or limitations without waiving or losing any of our rights to receive full payment under this agreement.

How We Apply Payments and Credits: We apply payments and other credits to the new balance (and to the extent they exceed the amount of the new balance, to the account balance). Specifically, payments are applied to late charges and finance charges, and the remainder to credit extended.

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Grace Period. You have a grace period in which you can avoid paying interest on the new Purchases that are itemized on your Billing Statement. If the Previous Balance shown on your current Billing Statement was paid in full by its associated Payment Due Date (or if the Previous Balance was zero or a credit balance), we do not charge monthly interest on the Purchases shown on your current Billing Statement when the New Balance is paid in full by the Payment Due Date identified on your current Billing Statement. The grace period does not apply in any billing period in which any portion of the Previous Balance identified on your Billing Statement (which may include Cash Advance, Balance Transfer and/or Promotional APR balances) remains unpaid as of its associated Payment Due Date. Cash Advances (which include Balance Transfers) do not have a grace period.

DEFAULT AND CLOSING THE ACCOUNT

Default. The Account is in default under any of the following circumstances: a) You do not make at least the Minimum Payment Due by the Payment Due Date disclosed on the Billing Statement, b) Your payment is returned unpaid for any reason, c) You fail to comply with this Agreement, d) You fail to provide required information relating to you or the Account, e) All Cardholders die or are declared mentally incompetent or incapacitated, f) We believe you engaged in fraudulent activity in using the card, g) We believe you are unable or unwilling to pay your debts, including if you become insolvent or file for bankruptcy, h) If this is a First Credit Savings Secured Mastercard Account, the savings account securing the Account closes for any reason. If the Account is in default, to the extent permitted by applicable law, we may suspend or close the Account without notice and/or require immediate payment of the entire amount you owe to us.

Closing Suspending Account. As permitted by applicable law, we may suspend or close this Account at any time for any reason. Any Cardholder may close this Account at any time by providing us with written notice at the address on the Billing Statement. If the Account is closed: you must destroy all Cards to prevent further use, and repay any amount owed to us pursuant to the terms of this agreement.

COMMUNICATIONS

Duty to Provide Information. You are responsible of notifying us of any change in your name, address, or other information we use to communicate with you. Unless we agree otherwise, notice of such change must be made in writing. We will attempt to communicate with you only by use of the most recent information you have provided us.

Duty to Notify if Billing Statement not Received. You agree to immediately notify us if you do not receive your Billing Statement by the date you normally expect to receive it. Not receiving your Billing Statement in a timely manner is a sign there may be an issue with your Account, such as possible fraud or identity theft. Absent a lack of ordinary care by us, a failure to receive your Billing Statement in a timely manner does not extend the time to conduct your review under this agreement.

Contact Information. When you give us your mobile phone number, we have your permission to contact you at that number using text messages, telephone calls, or other communication methods to service any and all of your First National Bank Alaska accounts. Your consent allows us and companies working on our behalf to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. Message and data rates may apply. By providing your email address you authorize us to contact you via email. You may contact us anytime to change these preferences by calling 907-777-4519 or 800-356-4362.

Monitoring Communications. You agree that we may monitor and record any communication with you about the Account. Any third party acting on our behalf may also monitor or record any communication with you about the Account.

Notices and Account Material. We may send the Agreement, Cards, Billing Statements, notices and other Account materials to any Cardholder at the last billing address provided to us, at other locations, by other means as permitted by applicable law or as agreed to by the Cardholder, such as if a Cardholder has agreed to electronic delivery. Delivery and/or notice to any Cardholder will be considered delivery and/or notice to all of you.

Contacting Us. You may contact us at the customer service phone number or address provided on your Billing Statement.

GENERAL INFORMATION

Credit Reporting. You agree we may obtain and review information about you from consumer reporting agencies, determine your ability to pay, and obtain information about you from other sources, including information to verify and re-verify your employment and income. You agree we may use such information for any purpose, subject to applicable law. You agree we may report information about the Account to consumer reporting agencies. We may report information about the Account in the name of any Cardholder. Information we report may appear on the credit report and may impact the credit score of any Cardholder.

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You have a right to dispute the accuracy of information we have reported to a consumer reporting agency. If you wish to do so please contact us at: 907-777-4519 or at the address on your Billing Statement.

Changes to the Agreement. We may change the Agreement or the Account by adding, deleting, or changing any term(s) at any time for any reason. If required by applicable law, we will send you at least 45 days written advance notice of the change. In some cases, you may have the right to reject a change to the Agreement; however, we may require the Account be closed if you reject the change.

Mastercard Automatic Billing Updater. Your Card is enrolled in the required Mastercard Automatic Billing Updater (ABU) service at no cost to you. When your card expiration date or card number is updated, the ABU service provides those updates to participating merchants who maintain your card information on file for recurring payments. You may opt out of this service by contacting us by phone or in writing. Opting out will impact all recurring payments on your card.

Participation in ABU does not relieve you of the obligation to ensure merchants have correct account information on file; failure to do so may result in declined payments. Neither Mastercard nor First National Bank can guarantee account updates are communicated to merchants prior to the next billing date. Not all merchants participate in the ABU service.

Military Lending Act Notice. Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and their dependent(s) may not exceed an annual percentage rate of 36% (thirty-six percent). This rate must include, as applicable to the credit transaction or Account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). Please call 800-856-4362 to have this disclosure provided to you orally, or if you have questions relating to the Military Lending Act.

Lost or Stolen Card. If Cardholder or Authorized User knows or believes a card has been lost or stolen, or for any loss caused by use of the card by a person other than the Cardholder or Authorized User who does not have actual, implied, or apparent authority for such use, and from which the Account Owner receives no benefit, shall not exceed \$0 if the Cardholder exercised reasonable care in safeguarding the card from risk of loss or theft and, upon becoming aware of such loss or theft, promptly reported the loss or theft to the issuer. Notice may be given by calling 800-556-5678 or 907-777-4519.

CREDIT CARD ACCOUNTS SUBJECT TO SECURITY INTEREST

You agree when you open a FirstCredit Savings Secured Mastercard, you will provide security interest in a First National Bank Alaska Savings Account (Savings Account) that is subject to this agreement. You agree that as long as this security interest remains in effect, we have the exclusive right and power to withdraw any part or the full amount of the Savings Account upon any default under this Agreement or in the event the FirstCredit Savings Secured Mastercard account is closed for any reason and we may apply funds to the FirstCredit Savings Secured Mastercard balance.

You will not withdrawal or attempt to withdrawal any amounts that cause the balance of the Savings Account to fall below 110% of the Cardholder's Credit Limit until (i) the 30th day after the Account is closed and (ii) the Account balance is paid in full. If the Savings Account securing the Account closes for any reason, you may be in default. For additional information refer to the Security Agreement, Pledge and Assignment of Collateral provided separately.

METHOD FOR IMPOSING CHARGES/INTEREST AND FEES

The following information and disclosures describes the method used by us for the credit card program to impose charges for credit extended to cardholders.

Balance Used. The balance used to calculate interest, charges and fees is the "Average Daily Balance" including current and new transactions on your Account.

Finance Charges. A charge is imposed if, during the Billing Cycle, Credit is extended for a cash advance or balance transfer. Part of that charge is designated as "cash advance fee" or "balance transfer fee" and assessed when the credit is extended. Balance transfer Fee is 3% of the amount of each transfer, with a minimum of \$5.00 and no maximum fee. The Cash Advance fee is either 3% of the amount of each cash advance or \$5.00, whichever is greater (no maximum fee). The other part of that charge is designated "interest" and accrues from the time credit is extended for a Cash Advance or Balance Transfer. For credit extended for a Purchase,

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if the previous balance was not paid in full within the first 25 days of the billing cycle (grace period), such interest begins to accrue from the time credit is extended.

Interest Charge – Average Daily Balance method. We figure the interest charge on your Account by applying the periodic rate to the "average daily balance" of your Account. To get the "average daily balance" we take the beginning balance of your Account each day, add any new purchases/advances/fees/balance transfers, and subtract any unpaid interest or other finance charges and any payments or credits. 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. This gives us the "average daily balance".

Interest Amount and Grace Period. The amount of interest for the billing cycle is equal to an interest rate multiplied by the average daily balance. The balance on a given date is equal to the total amount of credit extended on and before that date, less payments applied. However, if the previous balance was paid in full during the first 25 days of the billing cycle (grace period), credit extended during the billing cycle for card purchases is not included in the daily balances.

Late Payment Fee. Fixed amount equal to the unpaid Minimum Payment Due indicated on the previous Billing Statement up to \$36.

BILLING RIGHTS NOTICE

Your Billing Rights: Keep this Document for Future Use

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

What to Do if You Find a Mistake on Your Billing Statement

If you think there is an error on your billing statement, write to us at:

First National Bank Alaska, Card Services
P.O. Box 101925
Anchorage, Alaska 99510-1925

In your letter, provide to us the following information:

- Account Information: Your name and Account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your Billing Statement, describe what you believe is incorrect and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your Billing Statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is incorrect.

You must notify us of any potential errors in *writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have 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 of receiving your letter, we must tell you 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 billing statement is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your Billing Statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your Credit Limit.

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After we finish our investigation, one of two things will happen:

- If we made an error: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe an error was made: You will have to pay the amount in question, along with applicable interest and fees. We will send you a Billing 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 believe you owe.

If you receive our explanation but still believe your Billing Statement is not correct, 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 you are questioning your Billing Statement. 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 of the amount you question, even if your Billing Statement is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services 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. (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 check that accesses your credit card Account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the Purchase, contact us in writing at:

First National Bank Alaska, Card Services
P.O. Box 101925
Anchorage, Alaska 99510-1925.

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.

First National Bank Alaska Secured Credit Card Security Agreement

Security Agreement, Pledge and Assignment of Collateral

I understand and agree that in connection with opening a FirstCredit Savings Secured Mastercard (the "Secured Credit Card") Account with First National Bank Alaska ("FNBA"), I will maintain a savings account ("Secured Savings") with FNBA that is subject to this First National Bank Alaska Security Agreement, Pledge and Assignment of Collateral (the "Security Agreement"). I understand and agree that by entering into this Security Agreement:

- A Secured Credit Card Account will be issued in the amount equal to the amount held as security in my First National Bank Alaska Secured Savings account.
- I assign, transfer, pledge, grant a security interest in, and set-over to FNBA all rights, title, and interest in the savings account designated for this purpose, as well as any renewals, additions, modifications, and proceeds therein, to secure all my obligations with FNBA in connection with the Secured Credit Card and pursuant to the Cardholder Agreement.
- I agree that as long as this security interest remains in effect, FNBA has the exclusive right and power to redeem, collect, and withdraw any part of the full amount of the Secured Savings upon default under the Card Holder Agreement or in the event the Secured Credit Card is terminated or closed for any reason. This means FNBA has exclusive control over the amount held as security in the Secured Savings Account, and may immediately apply funds in the Secured Savings Account to pay off any balance on the credit card Account without giving me prior notice. These funds, however, are not held in trust for me. If the Bank chooses not to, or otherwise fails to apply the funds in the Secured Savings Account toward amounts owed on the Secured Credit Card Account or otherwise owed under your FNBA Secured Credit Card Agreement, I agree: (a) the Bank does not waive any right it has to do so at any later time, and to the extent not prohibited by law, the Bank may apply such funds at any time, in its sole discretion; and (b) I am not excused from performance or payment of any obligation owing with respect to the Account.
- I acknowledge and agree this security interest pledge, and assignment means that First National Bank Alaska has exclusive control over the amount held as security in my Secured Savings Account and I may not make any withdrawals of the secured amount from the Secured Savings Account while it secures the Secured Credit Card. This security interest, pledge, and assignment is given as security for any and all amounts owed on the Secured Credit Card, including but not limited to any interest, fees, and charges that may accrue.
- The funds held as collateral in the Secured Savings Account may not be available for up to thirty (30) business days following the payoff and closure of the credit card Account. I am responsible for any amount due that exceeds the Security Interest in the Secured Savings Account.
- I acknowledge the terms and conditions herein are in addition to the terms and conditions set forth by the Deposit Terms and Agreement and other disclosures for your Secured Savings Account provided in the Security Agreement for Secured Savings Account at the time of application.
- If any provisions within this Security Agreement related to the Security Interest shall conflict with any terms or provisions of any other agreement with FNBA, the provisions of this Security Agreement, as it relates to Security Interest, shall govern over any provisions in other agreements.

Assignment, Waiver and Severability

FNBA may sell, assign, or transfer any or all its rights and obligations under this Security Agreement to a third party at any time for any reason and without obtaining my consent. FNBA does not lose or waive its rights under this Security Agreement if FNBA delays or chooses not to exercise such rights. If any provision of this Security Agreement is held by a court of competent jurisdiction or other governing body with applicable authority to be invalid or unenforceable in part or in whole, the remainder of the provision and the Security Agreement will remain in full force and effect.