

FNBT BANK CREDIT CARD PRODUCT SUMMARY – FOR INFORMATIONAL PURPOSES ONLY

This page provides a high-level summary of credit card products offered by FNBT Bank. It is not a credit card agreement or a complete disclosure of terms. Full Truth in Lending disclosures and Cardmember Agreements are provided during application and upon account opening.

Personal (Standard) Credit Card

Card Types Available	Standard MasterCard and Standard Visa Card
Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances	14.90% Fixed
Penalty APR & When it Applies	18% This APR may be applied to your account if the account is 60 days past due.
How Long the Penalty APR Will Apply	If your APRs are increased for the reason stated above, the Penalty APR will apply until all payments are current.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you 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.
Annual Fee	\$20 (Waived on accounts with statement annualized ending balances of \$3,000 or greater)
Balance Transfer Fee	Either \$2 or 1% of the amount transferred, whichever is greater
Cash Advance Fee	Either \$5 or 3% of each cash advance, whichever is greater
Foreign Transaction Fee	1% of each transaction in U.S. dollars
Minimum Finance Charge	None
Late Payment Fee	Up to \$25
Over-the-Credit Limit Fee	None
Returned Payment Fee	\$35.50
Balance Calculation Method for Purchases	Average Daily Balance (including new purchases)
Cash Back Rewards	Earn tiered cash back of up to 1% on eligible net purchases. Maximum annual cash back is \$500. Eligible net purchases exclude fees, cash advances, balance transfers, and returned items.
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 https://www.consumerfinance.gov/learnmore
Additional Information	Information about rates, fees, and rewards is accurate as of 1.9.2026 and is subject to change. This disclosure summary does not replace the Cardmember Agreement. For current information or questions, call 850.796.2020, or write to us at P.O. Drawer 1327, Fort Walton Beach, FL 32549.

Personal (Gold) Credit Card

Card Types Available	Gold MasterCard and Gold Visa Card
Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances	13.65% Variable
Variable APR for Purchases, Balance Transfers and Cash Advances	The APR is calculated using the highest "Prime Rate" as published in the "Money Rates" subsection in the Wall Street Journal plus a margin of 6.9%, subject to change daily. The minimum rate on your account is 6.9%.
Penalty APR & When it Applies	18% This APR may be applied to your account if the account is 60 days past due.
How Long the Penalty APR Will Apply	If your APRs are increased for the reason stated above, the Penalty APR will apply until all payments are current.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you 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.
Annual Fee	None
Balance Transfer Fee	Either \$2 or 1% of the amount transferred, whichever is greater
Cash Advance Fee	Either \$5 or 3% of each cash advance, whichever is greater
Foreign Transaction Fee	1% of each transaction in U.S. dollars
Minimum Finance Charge	None
Late Payment Fee	Up to \$25
Over-the-Credit Limit Fee	None
Returned Payment Fee	\$35.50
Balance Calculation Method for Purchases	Average Daily Balance (including new purchases)
Cash Back Rewards	Earn tiered cash back of up to 1% on eligible net purchases. Maximum annual cash back is \$500. Eligible net purchases exclude fees, cash advances, balance transfers, and returned items.
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 https://www.consumerfinance.gov/learnmore
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Personal (Platinum) Visa Card

Card Types Available	Platinum Visa and Platinum Visa (S100 Logo)
Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances	13.65% Variable
Variable APR for Purchases, Balance Transfers and Cash Advances	The APR is calculated using the highest "Prime Rate" as published in the "Money Rates" subsection in the Wall Street Journal plus a margin of 6.9%, subject to change daily. The minimum rate on your account is 6.9%.
Penalty APR & When it Applies	18% This APR may be applied to your account if the account is 60 days past due.
How Long the Penalty APR Will Apply	If your APRs are increased for the reason stated above, the Penalty APR will apply until all payments are current.

How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you 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.
Annual Fee	None
Balance Transfer Fee	Either \$2 or 1% of the amount transferred, whichever is greater
Cash Advance Fee	Either \$5 or 3% of each cash advance, whichever is greater
Foreign Transaction Fee	1% of each transaction in U.S. dollars
Minimum Finance Charge	None
Late Payment Fee	Up to \$25
Over-the-Credit Limit Fee	None
Returned Payment Fee	\$35.50
Balance Calculation Method for Purchases	Average Daily Balance (including new purchases)
Cash Back Rewards	Earn up to 1% cash back on eligible net purchases. Eligible net purchases exclude fees, cash advances, balance transfers, and returned items.
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 https://www.consumerfinance.gov/learnmore
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Business Credit Cards (Not for Consumer Use)

Card Type Available	MasterCard Company Card
Annual Percentage Rate (APR) for Purchases	18% Fixed
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Annual Fee	\$50 for the Control/Master Account
Foreign Transaction Fee	1% of each transaction in U.S. dollars
Minimum Finance Charge	None
Late Payment Fee	\$30
Over-the-Credit Limit Fee	None
Returned Payment Fee	\$35.50
Balance Calculation Method for Purchases	Average Daily Balance (including new purchases)
Cash Back Rewards - Annually	Earn tiered cash back of up to 1% on eligible net purchases. Maximum annual cash back is \$300. Eligible net purchases exclude fees and returned items.
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