

FNBT BANK CREDIT CARD DISCLOSURES

Personal (Standard) Credit Card

Card Types Available	MasterCard Standard and Visa Card Standard
Annual Percentage Rate for purchases, cash advances, balances transfers	14.90% APR
Minimum Limit	None
Annual Fee	\$20.00 (Waived on accounts with statement annualized ending balances of \$3,000 or greater)
Balance Calculation Method for Purchases	Average Daily Balance (including new purchases)
Balance Transfer Fee and Convenience Check Fee	1.00% of amount transferred (\$2.00 min, \$20.00 max.)
Cash Advance Fee	3.00% of each advance (\$5.00 min.)
Grace Period for Repayment of the balance for purchases	25 days
Minimum Finance Charge	None
Late Payment Fee	The lesser of Minimum Payment Amount or \$25.00
Return Check Fee	\$35.50
Over the Credit Limit Fee	N/A
Cash Back Rewards - Annually	up to 1.00% tiered – maximum \$500
Penalty APR When It Applies	Annual Percentage Rate escalates to 18.00% when an account is 60 days past due.
The information about the cost of this account was accurate as of 08-12-2025 , and after that date is subject to change.	To stay informed of any changes, call 850.796.2020 Option #1, or write to us at P. O. Drawer 1327, Ft. Walton Beach, FL 32549.

Personal (GOLD) Credit Card

Card Types Available	MasterCard GOLD and Visa Card GOLD
Annual Percentage Rate for purchases, cash advances, balances transfers	9.90% APR or Prime Rate plus 6.9% APR*: 6.9%
Minimum Limit	\$2000.00
Variable Rete Information	*APR – Annual Percentage Rate may vary and is tied to the highest Prime Rate as published in the Monthly Rates subsections in the Wall Street Journal, subject to change daily. The Minimum Rate is 6.9^
Annual Fee	No annual fee
Balance Calculation Method for Purchases	Average Daily Balance (including new purchases)
Balance Transfer Fee and Convenience Check Fee	1.00% of amount transferred (\$2.00 min, \$20.00 max.)
Cash Advance Fee	3.00% of each advance (\$5.00 min.)
Grace Period for Repayment of the balance for purchases	25 days
Minimum Finance Charge	None
Late Payment Fee	The lesser of Minimum Payment Amount or \$25.00
Return Check Fee	\$35.50
Over the Credit Limit Fee	N/A
Cash Back Rewards - Annually	up to 1.00% tiered – maximum \$500
Penalty APR when it applies	Annual Percentage Rate escalates to 18.00% when an account is 60 days past due.
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Personal (Platinum) VISA Card

Card Types Available	VISA Platinum and Visa Platinum (S100 Logo)
Annual Percentage Rate for purchases, cash advances, balances transfers	Prime Rate plus 6.9% APR*: 6.9%
Minimum Limit	\$2,000
Variable Rate Information	*APR – Annual Percentage Rate may vary and is tied to the highest Prime Rate as published in the Monthly Rates subsections in the Wall Street Journal, subject to change daily. The Minimum Rate is 6.9^
Annual Fee	No Annual Fee
Balance Calculation Method for Purchases	Average Daily Balance (including new purchases)
Balance Transfer Fee and Convenience Check Fee	1.00% of amount transferred (\$2.00 min, \$20.00 max.)
Cash Advance Fee	3.00% of each advance (\$5.00 min.)
Grace Period for Repayment of the balance for purchases	25 days
Minimum Finance Charge	None
Late Payment Fee	The lesser of Minimum Payment Amount or \$25.00
Return Check Fee	\$35.50
Over the Credit Limit Fee	N/A
Cash Back Rewards - Annually	up to 1.00% starting with first purchase made –unlimited
Penalty APR when it applies	Annual Percentage Rate escalates to 18.00% when an account is 60 days past due.
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Business Card

Card Types Available	MasterCard Company Card and MasterCard Purchasing Card
Annual Percentage Rate for purchases, cash advances, balances transfers	18.00% APR
Minimum Limit	%5,000
Maximum Limit	\$50,000
Annual Fee	\$20.00 for the Control/Master Acct of either Card
Balance Calculation Method for Purchases	Average Daily Balance (including new purchases)
Balance Transfer Fee	1.00% of amount transferred
Cash Advance Fee	3.00% of each advance (\$5.00 min.)
Grace Period for Repayment of the balance for purchases	25 days
Minimum Finance Charge	None
Late Payment Fee	\$30.00
Over the Credit Limit Fee	\$30.00
Return Check Fee	\$35.50
Cash Back Rewards - Annually	Company Card – up to 1.00% tiered – maximum \$300* (tiered) Purchasing Card – No Cash Back Rewards

Purchasing Restrictions	Purchasing Card ONLY – implemented at card level
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