

<b>INTEREST RATE AND INTEREST CHARGES</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>17.90%</b> FIXED
<b>APR for Balance Transfers</b>	<b>17.90%</b> FIXED
<b>APR for Cash Advances</b>	<b>17.90%</b> FIXED
<b>Penalty APR and When It Applies</b>	None
<b>Paying Interest</b>	We will not charge you any interest on purchases if you pay your entire balance by the due date each month. The Interest Charge on cash advances begins from the date you obtained the cash advance. The Interest Charge on balance transfers begins from the date of the transaction.
<b>Minimum Interest Charge</b>	None
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>
<b>FEES</b>	
<b>Annual Fees</b>	None
<b>Transaction Fees</b>	None
<ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Fees</li> </ul>	None None up to 2.0% of each transaction in U.S. dollars.
<b>Penalty Fees</b>	Up to \$25.00
<ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over-the-Credit-Line</li> <li>• Returned Payment</li> </ul>	None Up to \$25.00
<b>Other Fees</b>	\$10.00
<ul style="list-style-type: none"> <li>• Phone Payment With Live Person</li> </ul>	

**How We Will Calculate Your Balance:** We use a method called "average daily balance" (including new purchases). See your account agreement for further information regarding how we calculate your balance.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

**Purchase APR:** Your Purchase rate is 17.90%. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or 1.4917%.

**Balance Transfer APR:** Your Balance Transfer rate is 17.90%. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or 1.4917%.

**Cash APR:** Your Cash rate is 17.90%. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or 1.4917%.

**Military Lending APR:** Effective October 1, 2017, 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 his or her dependent may not exceed an annual percentage rate of 36 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).

**OTHER:** The minimum payment required is the New Balance on your statement if the amount is equal to or less than \$20.00. If the New Balance exceeds \$20.00 the minimum payment is 3.00% of that portion of the New Balance which does not exceed your credit limit (rounded up to the nearest dollar), or \$20.00 whichever is greater, plus the entire portion of the New Balance in excess of your credit limit, plus any amount past due.

All Contents are accurate as of March, 2018. For changes that may have been occurred after printing, please call 1-800-423-7503 or write us at PO Box 128, Archer, FL 32618.

# Drummond Community Bank- Card Regulations

**1. Agreement.** These regulations govern the possession and use of credit cards ("card") issued by Drummond Community Bank ("Issuer"). Each person who applies for a credit card and in whose name the card is issued ("Holder") consents and agrees to these regulations and to the terms contained on the credit cards, sales drafts, credit adjustment memos and cash advance drafts, signed by or given to Holder or any authorized user of Holder's cards. When credit cards are issued upon the application of two or more persons, all such persons shall be jointly and severally liable as Holders. The provisions of these regulations, as amended from time to time, govern Holder's obligations, notwithstanding any additional or different terms contained in sales drafts, credit adjustment memos, cash advance drafts or other forms signed by or given to Holder or any user of Holder's cards to evidence a credit card transaction. Holder authorizes an investigation of Holder's credit standing prior to the issuance of a credit card to Holder and at any time thereafter and authorizes disclosure of information to third parties relating to Holder's credit standing. However, Issuer is not obligated to release any such information to anyone unless Issuer is required by law to do so. These regulations apply to all credit cards issued to Holder or to others on Holder's authorization and to any user of Holder's cards.

**2. Annual Fees.** As a condition of participation in the issuer's credit plan and the issuance of a card, Holder agrees that there is no annual fee for VISA consumer and VISA business accounts.

**3. Use of Card.** Credit for purchases from a merchant or a cash advance from a participating financial institution may be obtained by Holder or an authorized user of Holder's card presenting one of Holder's cards to the merchant or participating financial institution and, if requested, by providing the proper identifying information and signing the appropriate drafts. Failure to sign a draft does not relieve the Holder of liability for purchases made or cash received. The use of this card for illegal transactions is prohibited. The card may also be used to obtain cash advances up to **\$510.00 per day** from certain automated equipment provided it is used with Holder's correct Personal Identification Number ("PIN") issued to Holder and within their available cash limit. Terminals or terminal operators may have other limits on the amounts or frequency of cash withdrawals. For Cash Advances obtained at an Automated Teller Machine (ATM) a transaction fee may be imposed by an ATM operator or by any national, regional or local network used to complete a Cash Advance. Holder will not be liable for the unauthorized use of the card or PIN issued to Holder which occurs before issuer receives notification orally or in writing of loss, theft or possible unauthorized use of a card or PIN. Lost or stolen cards or PINS should be reported immediately to Issuer by notifying CUSTOMER SERVICE, P.O. Box 31535, Tampa, FL 33631 - 3535, and Telephone (866) 839- 3485.

**4. Use of Drummond Community Bank Statement Checks.** Credit obtained by use of a Balance Transfer Check shall be treated as a Cash Advance.

**5. Credit Line.** Holder will from time to time be informed of the amount of the approved credit line established for Holder, and Holder covenants not to make credit purchases or borrowings in excess of that amount. Holder is liable for all purchases and borrowings made with Holder's cards by Holder or by anyone authorized to use Holder's cards.

**6. Payment.** Holder will be furnished a monthly statement for each billing period at the end of which there is an undisputed debit or credit balance of **\$1.00 or more**. Holder shall pay within 25 days after each statement Closing Date either (a) the full amount billed ("New Balance") or, at Holder's option, (b) a minimum Payment of **\$20.00 or 3% of the New Balance, whichever is greater** (rounded up to the nearest dollar). Payments may be mailed to Visa, P.O. Box 4512, Carol Stream, IL 60197 - 4512. Payments may be made, in person, at any Drummond Community Bank branch location. **Payments received after 5:00 p.m. on any processing day or at any time on any non-processing day will be considered as payments made on the following processing day.** All payments by Holder will be applied first to payment of Interest Charges in the order of their entry to the account, second to additional fees and credit insurance charges, if any, in the order of their entry to the account, third to previously billed cash advances, purchases and other similar charges in the order of their entry to the account, and then to current cash advances, purchases and other similar charges in the order of their entry to the 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 Holder's account.

**7. How We Calculate your Balance.** Interest Charge Calculation Method (ICM) and computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method (ICM) applicable to your account for Credit Purchases (Method G) of goods and services that you obtain through the use of your card and Cash Advances (Method A) is specified below.

**8. How We Calculate your Interest on Credit Purchases: Method G: Average Daily Balance** (including new purchases) To avoid incurring an additional Finance Charges on the balance of Credit Purchases (and Cash Advances, if Method G is specified as applicable to Cash Advances) reflected on your monthly statement and on any new purchases (and, if applicable, Cash Advances) appearing on your next monthly statement, you must pay the entire "New Balance" in full, shown on your monthly statement, on or before the Payment Due Date. The Finance Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of Credit Purchases (and, if applicable, Cash Advances), which is determined by dividing the sum of the daily balances during a billing cycle by the number of days in the cycle. Each daily balance is determined by adding the Previous Balance of Credit Purchases (and if applicable, Cash Advances) any new Credit Purchases posted to your account (and if applicable, any new Cash Advances as of the transaction date or the first day of the billing cycle in which posted, whichever is later) and subtracting any payments as received and credits as posted to your account, but excluding any unpaid Finance Charges. Subject to the above, the grace period for the New Balance of Credit Purchases extends to the Payment Due Date. The Monthly Periodic Rate for purchases is **1.4917%** with a corresponding APR of **17.90%**.

**9. How We Calculate Your Interest on Cash Advances: Method A: Average Daily Balance** (including new purchases) The Finance Charge on Credit Purchases begin to accrue on the date each is posted to your account (i.e. no grace period is provided). The Finance Charge on Cash Advances begins to accrue on the date you obtain the Cash Advance or the first day of the billing cycle in which it is posted to your account, whichever is later. The Finance Charges for a billing cycle are computed by applying the monthly Periodic Rate to the average daily balance during the billing cycle, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance is determined by adding to the Previous Balance (the outstanding balance of your account at the beginning of the billing cycle) any new Credit Purchases posted to your account and any new Cash Advances received, and subtracting any payments as received or credits as posted to your account, but excluding any unpaid Finance Charges. The Monthly Periodic Rate for Cash Advances is **1.4917%** with a corresponding APR of **17.90%**.

**10. Additional Fees.** The following are a list of fees charged in association with this card. These fees will not be imposed if Holder's request is in connection with or delivery of the documents in response to an alleged billing error under Regulations E or Z issued by the Board of Governors of the Federal Reserve System. Fees imposed will be posted to Holder's account.

**Late Fees:** If the minimum required payment is not received within **10 days** after the closing date subsequent to the payment due date, a late charge up to **\$25.00** will be imposed. The Late Fee will not exceed the Total Minimum Payment Due immediately prior to assessment of the fee.

**Returned Payment Fee:** A Returned Payment Fee up to **\$25.00** will be imposed if a payment on your account is returned for insufficient funds or for any other reason, even if it is paid upon subsequent presentment (if we elect to re-present the payment). The Returned Payment Fee will not exceed the Total Minimum Payment Due immediately prior to the assessment of the fee, and will never exceed the amount of the payment being returned.

**Phone Payment Fee:** A fee of **\$10.00** will be imposed for expedited payments arranged with a live service representative when calling the automated phone payment line (toll -free customer service number on back of card). An expedited payment means crediting a payment to the account on the same day by the cut-off time.

**11. Security Interest.** All credit advanced to Holder for credit purchases or cash advances constitutes loans made by Issuer to Holder in the state of Florida. If Holder has other loans from Issuer, or takes out other loans with Issuer in the future, collateral securing those loans will also secure the Holder's obligations under this agreement. However, unless the Holder expressly agrees otherwise, the Holder's household goods and dwelling will not secure Holder's obligation under this agreement even if Issuer has or later acquires a security interest in the household goods or a mortgage on the dwelling. Holder agrees to pay all costs incurred by Issuer in collecting Holder'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.

**12. Foreign Transactions.** If a Holder's card is used to effect a transaction in a foreign currency, the transaction amount will be converted to U.S. dollars by VISA International, VISA converts currency to U.S. dollars using either the government mandated exchange rate or the wholesale exchange rate, in effect one day before the date of the conversion, as applicable. The exchange rate is **increased by 1%** if the conversion is made in connection with a charge to an account and **decreased by 1%** if the conversion is made in connection with a credit to an account. The date of conversion by VISA may differ from the purchase date and the posting date identified in the monthly statement for the account. Holder agrees to pay charges and accept credits for the converted transaction amounts in accordance with the terms of this paragraph.

**13. Disputes.** Issuer is not responsible for refusal by any merchant, financial institution or automated equipment to honor or accept a card. Except as provided in the Federal Truth -in-Lending laws (as indicated in the Summary of Billing Rights below), Issuer has no responsibility for merchandise or services obtained by Holder with a card and any dispute concerning merchandise or services will be settled between Holder and the merchant concerned. Any refund, or adjustment or credit allowed by merchant shall not be by cash but rather by credit advise to the Issuer, which shall be as a credit on the Holder's account statement with Issuer.

**14. Default.** Holder covenants to observe and comply with these regulations and covenants not to permit an event of default to occur. Upon the occurrence of any one or more of the following events of default: (a) Holder fails to pay at least the Minimum Payment when due on two occasions within any **12-month** period; or (b) Holder dies, ceases to exist, changes residency to another state, becomes insolvent or the subject of bankruptcy or insolvency proceedings or fails to observe any covenant or duty contained in these regulations, if such event or breach materially impairs Holder's ability to pay amounts due; the full amount of Holder's account for which the default occurred (including unpaid Interest Charges) shall, at Issuer's option become immediately due and payable if Holder does not cure the default within **15 calendar days** after notice is mailed to the address of Holder, or given as otherwise provided by law. Issuer has this right, without notice and opportunity to cure; if the default is the Holder's third default within **12 months** and the Holder is notified of the prior two defaults and the Holder cured those defaults.

**15. Termination.** Holder's consent to these regulations may be terminated at any time by surrendering the cards issued to Holder or at Holder's written request, but such termination shall not affect Holder's obligation as to any balances or charges outstanding at the time of termination. Termination by any Holder shall be binding on each person in whose name the card is issued. If joint Holder terminates this credit plan, the full amount of Holder's account (including unpaid Interest Charges) may be declared immediately due and payable. Issuer may terminate Holder's privilege to use the cards if Holder moves out of the service area of Issuer, as defined by Issuer from time to time. Unless sooner terminated, the privilege to use the cards shall expire on the date shown on the

cards. At any time, without liability to Holder and without affecting Holder's liability for credit previously extended, Holder's privilege to use the cards may be revoked or limited to the extent not prohibited by law. The cards are and shall remain the property of Issuer and Holder agrees to surrender them to Issuer upon demand.

**16. Amendments.** Issuer may amend these regulations from time to time by sending Holder advance written notice at least 45 days before the beginning date of the billing cycle in which the change will occur (unless the change is a reduction on any component of a finance or other charge is a change for which no notice is required by applicable regulations) To the extent that Issuer indicates in the notice and that the law permits, amendments will apply to Holder's existing account balance as well as to future transactions. Notices are deemed given when mailed by Issuer to any Holder to the current address for mailing monthly statements. Invalidity of any provision of these regulations shall not affect the validity of any other provisions unless otherwise provided by the Florida Consumer Act.

**17. Governing Law.** Holder agrees to be governed by the Florida Consumer Act with respect to all aspects of the transactions arising under these regulations. All statutory references are to the statutes as they may be renumbered or amended from time to time. Holder agrees that Holder's account shall be subject to all applicable rules and regulations of VISA 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 the rules and regulations of VISA shall control. Your VISA card may not be used for illegal transaction(s).

Last Revised March 2018

#### Summary of Billing Rights. Keep this document for Future Use.

This notice tells 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 a billing error on your statement, write us at the address shown on your monthly billing statement, in your letter give 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 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.

At least 3 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 (or electronically). 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 after receiving your letter, we must tell you that we received your letter. We will also tell you if we already corrected the error.

2. Within 90 days of receiving the 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:

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 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.

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

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.

If we do not make 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 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 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 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 (or electronically) at the address shown on your monthly billing statement.

While we investigate, the same rules apply to the disputed amount as described 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.

Last Revised July 2016