

Promotional Credit Plan

TERMS OF PROMOTIONAL CREDIT PLAN

DEFERRED INTEREST IF PAID IN FULL WITHIN 6 MONTHS

**IF THE PURCHASE BALANCE IS NOT PAID IN FULL WITHIN 6 MONTHS,
INTEREST WILL BE IMPOSED FROM THE DATE OF PURCHASE AT A RATE OF 28.8%**

QUALIFYING PURCHASES: Collective daily transactions of \$149 or more that you make with your Credit First National Association ("CFNA") credit card will qualify for repayment under this Promotional Credit Plan for Six Month Payment Purchases described below.

PAYMENTS: MINIMUM MONTHLY PAYMENTS ARE REQUIRED. The minimum monthly payment is based on your New Balance including Six Month Payment Purchases and other purchases.

APPLICATION OF PAYMENTS: CFNA will apply your payments in accordance with the terms and conditions of your Credit Card Agreement. However, when a payment is received during the two Billing Cycles immediately preceding the expiration of a Promotional Credit Plan, we will apply any amount in excess of your required minimum payment first to the expiring Promotional Credit Plan balance. If multiple Promotional Credit Plan balances become due in the same Billing Cycle, we will apply any amount in excess of your required minimum payment to the Promotional Credit Plan balances in order, from oldest to newest based on the purchase date.

CALCULATING INTEREST CHARGES: During the Delay Period we will calculate periodic Interest Charges on your Six Month Payment Purchases as a separate balance from your regular purchases.

Delay Period. The Delay Period for Six Month Payment Purchases begins on the later of (a) the date you make a Six Month Payment Purchase or (b) the first day of the Billing Cycle in which the transaction posts to your Account. The Delay Period for a Six Month Payment Purchase ends on the sixth Statement Closing Date after a Six Month Payment Purchase posts to your Account. Any unpaid balance of Six Month Payment Purchases at the end of the Delay Period is added to your Revolving Balance in the Billing Cycle that begins immediately after the Delay Period ends.

You will not owe us Interest Charges that accumulate on Six Month Payment Purchases during the Delay Period if we receive (a) the required Minimum Payment Due by its Payment Due Date for each Billing Cycle during the Delay Period and (b) the full amount of your Six Month Payment Purchases by the end of the Delay Period.

If we do not receive the full amount of a Six Month Payment transaction by the end of the Delay Period, you will owe us Interest Charges that accumulated (a) on such Six Month Payment Purchases during the Delay Period and (b) on Six Month Payment Purchases in the prior Billing Cycle. The Interest Charges may not appear on your billing statement immediately but will be charged in a subsequent billing period.

Your Statement will show each Six Month Payment Purchase you make in any Billing Cycle.

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