

## Summary of Terms

Interest Rates and Interest Charges		
	Visa® Platinum	MasterCard®
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0.00% Introductory APR</b> for the first six billing cycles. After that, your APR will be <b>7.90%</b> , <b>10.90%</b> , or <b>12.90%*APR</b> . This APR will vary with the market based on the Prime Rate;*** however, it will never be greater than <b>21.00% APR</b> (Ceiling).	<b>5.90% Introductory APR</b> for the first six billing cycles. After that, your APR will be <b>9.90%</b> on balances <b>&gt;\$2,000</b> ; <b>12.90%**APR</b> on balances <b>≤\$2000</b> . This APR will vary with the market based on the Prime Rate;*** however, it will never be greater than <b>21.00% APR</b> (Ceiling).
<b>APR For Balance Transfers</b>	<b>0.00%</b> Introductory APR for the first six billing cycles. After that, your APR will be <b>7.90%</b> , <b>10.90%</b> or <b>12.90%* APR</b> . This APR will vary with the market based on the Prime Rate;*** however, it will never be greater than <b>21.00% APR</b> (Ceiling).	<b>9.90% or 12.90%**APR</b> This APR will vary with the market based on the Prime Rate;*** however, it will never be greater than <b>21.00% APR</b> (Ceiling).
<b>APR for Cash Advances</b>	<b>19.90% APR</b>	<b>21.00% APR</b>
<b>Penalty APR and When it Applies</b>	<b>21.00%</b> This APR may be applied to your account if you <ol style="list-style-type: none"> <li>1) Make a late payment</li> <li>2) Make a payment that is returned for any reason</li> </ol> <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.	
<b>Paying Interest</b>	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.	
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$0.50.	
<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> .	

\* Your regular APR for Purchases is based on our evaluation of your income and credit information at the time you apply.

\*\* Your regular APR for Purchase is determined for each Billing Cycle by adding a Margin based upon your Outstanding Balance to the Prime Rate.

\*\*\*The Prime Rate used is the highest "Prime Rate" as published in *The Wall Street Journal* on the last day of the month in which the Billing Cycle began or, if not published that day, on the next day published.

Fees	
<b>Annual Fee</b>	None
<b>Transaction Fees</b>	
• Foreign Transaction	<b>3%</b> of each Purchase or Cash Advance transaction amount
<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$37</b>
• Over-the-Credit Limit	Up to <b>\$37</b>
• Returned Payment	Up to <b>\$37</b>

**How we will Calculate your Balance:** We will use a method called "average daily balance (including new purchases)." See your Cardholder Agreement for more details.

**Loss of Introductory APR:** We may end your introductory APR and apply the Penalty APR if you make a late payment.

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

**Monthly Cash Rebate:** You will receive a 1.5%<sup>1</sup> Cash Rebate on qualifying gas and grocery purchases and a 0.50% Cash Rebate on all other purchases each billing cycle. Your Cash Rebate will be based on the total net Purchases (Purchases less Returns) posted to your Account during your Billing Cycle. Your Cash Rebate will be credited to your Credit Card Account, or a Trustmark deposit Account you have designated, by the fifth business day of the following Billing Cycle. Should the amount of Return exceed the Purchases during any Billing Cycle, resulting in a credit balance, your Account will be debited accordingly.

The Cash Rebate is offered at our sole discretion. We may, from time to time and in our sole discretion, change or limit any aspect of the Cash Rebate and its rules, restrictions, benefits or features, in whole or in part, including, but not limited to, suspending or terminating all or part of the Cash Rebate, with or without prior notice to you (except where required by law). We also reserve the right to add any Program membership or other fees or increase such fees, if any. Our decisions regarding the Program are final.

### **Terms and Conditions**

Authorization: When you respond to this credit card offer from Trustmark National Bank ("Trustmark," "we," or "us"), you agree to the following:

1. You authorize us to obtain credit bureau reports in connection with your request for an Account. If an Account is opened, we may obtain credit bureau reports in connection with extensions of credit or the review or collection of your Account. If you ask, we will tell you the name and address of each credit bureau from which we obtained a report.
2. You authorize us to check your credit and employment history and to answer questions about Trustmark's credit experience with you. You understand that we will retain this application.
3. If an Account is opened, you will receive a full Cardholder Agreement and Disclosure Statement with your card(s). By using the Account or any card, or authorizing their use, you agree to the terms of the Agreement. You agree that the Agreement and the Account will be governed by Mississippi and federal law.
4. You understand that the application for this request contains information that Trustmark is authorized to use, including, but not limited to, the credit bureau report(s), in consideration for other bank products/services unless you have advised Trustmark otherwise.

The CARD Act 2009 requires that you must have the ability to repay this new credit card debt.

**USA Patriot Act:** To help government fight the funding of terrorism and money laundering activities, Federal law requires us to obtain, verify and record information that identifies each person who opens an Account. What this means to you: When you open your Account, we will ask your name, street address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

<sup>1</sup> Cash Rebate of 1.5% applies to the Visa Platinum only. MasterCard Accounts will receive a 0.50% Cash Rebate on all net purchases.