

Disclosure Statement

INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases

16.50% fixed

APR for Balance Transfers 16.50% fixed

APR for Cash Advances 16.50% fixed

How to Avoid Paying Interest

Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.

Minimum Interest Charge If you are charged interest, the charge will be no less than \$1.50

For Credit Card Tips from the Federal Reserve Board

To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <http://www.federalreserve.gov/creditcard>.

FEES

Annual Fee **None**

Transaction Fees

- Balance Transfer 3% of the amount of each transfer
Minimum \$5.00, with no maximum fee.
- Cash Advance Either \$5 or 3% of the amount of each cash advance, whichever is greater (no Maximum fee).
- Foreign Transaction 3% on each transaction in U.S. dollars.

Penalty Fees

- Late Payment \$30.00
- Over-the-Credit Limit \$25.00
- Returned Payment \$25.00

Other Fees

- Research Fee There is a \$20.00 per hour fee for research at your request, (minimum 30 minutes) and \$2.00 for each copy of statement. There is a \$3.00 fee for each copy of a sales slip you request.
- Expedited Card Issuance Fee If, at your request, we furnish you with a new card, you will be assessed a fee for expedited service in the amount of \$35.00.

How We Calculate Your Balance—We use a method called “Average Daily Balance” (including current transactions). See your Important Notice to Consumers for more details.

The above information was accurate as of the date printed and is subject to change after that date. For changes since print date;

Write: **First National Bank Alaska**
MasterCard Dept., P.O. Box 107006
Anchorage, Alaska 99510-7006

or call: **1-907-777-4519** Anchorage/Eagle River **or**
1-800-856-4FNB (4362) option 4 in other communities