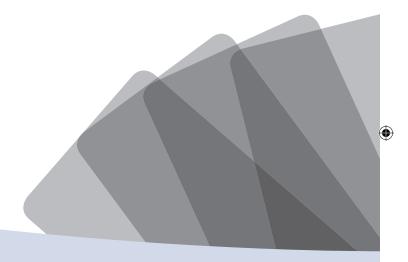


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OPENING DISCLOSURE STATEMENT TO SECURED CONSUMER CREDIT CARD CUSTOMERS





We Believe in Alaska

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Savings Secured Account Opening Disclosure Statement

INTEREST RATES AND INT	EREST CHARGES
Annual Percentage Rate (APR) for Purchases	16.5%
APR for Balance Transfers	16.5%
APR for Cash Advances and Convenience Checks	16.5%
How to Avoid Paying Interest on Purchases	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.
For Credit Card Tips from the Consumer Financial Protection Bureau	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 http://www.consumerfinance.gov/learnmore
FEES	
Annual Fee	None
Transaction Fees	
Balance Transfer	Either \$5.00 or 3% of the amount of each transfer, whichever is greater (no maximum fee).
 Cash Advance and Convenience Checks 	Either \$5.00 or 3% of the amount of each cash advance, whichever is greater (no maximum fee).
Convenience Checks	(no maximum fee).
Convenience Checks • Foreign Transaction	(no maximum fee).
Convenience Checks • Foreign Transaction Penalty Fees	(no maximum fee). 3% on each transaction in U.S. dollars.
Convenience Checks • Foreign Transaction Penalty Fees • Late Payment	(no maximum fee). 3% on each transaction in U.S. dollars. up to \$36.00
Convenience Checks • Foreign Transaction Penalty Fees • Late Payment • Returned Payment	(no maximum fee). 3% on each transaction in U.S. dollars. up to \$36.00

How We Calculate Your Balance–We use a method called "Average Daily Balance" (including new purchases). See your Important Notice to Secured Consumer Credit Card Customers for more details.

Billing Rights—Information on your rights to dispute transactions and how to exercise those rights is provided in your **Important Notice to Secured Consumer Credit Card Customers.**

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

e-Payment Solutions, P.O. Box 101925 Anchorage, Alaska 99510-1925

1-907-777-4519 *Anchorage/Eagle River* or or call:

1-800-856-4FNB (4362) in other communities

