

Secured Visa®
IMPORTANT INFORMATION ABOUT RATES AND FEES

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	25.74% This APR will vary with the market based on the prime rate.
APR for Balance Transfers	25.74% This APR will vary with the market based on the prime rate.
APR for Cash Advances	28.74% This APR will vary with the market based on the prime rate.
Penalty APR and When It Applies	32.74% This APR will vary with the market based on the prime rate. This APR may be applied to your account if you make a late payment. How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
How to Avoid Paying Interest on Purchases	Your due date is at least 21 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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.50 .
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 <ul style="list-style-type: none"> Balance Transfer Cash Advance Foreign Transaction 	Either \$5 or 5% of the amount of each balance transfer, whichever is greater Either \$10 or 4% of the amount of each cash advance, whichever is greater 3% of the amount in U.S. dollars of each foreign transaction
Penalty Fees <ul style="list-style-type: none"> Late Payment Returned Payment 	Up to \$35 Up to \$35

How We Will Calculate Your Balance for Purchases: We use a method called “average daily balance (including new purchases).”

Allocation of Payments: Allocation of your payments will be at our discretion, and generally that means that we will apply your payments to balances with lower APRs before balances with higher APRs. However, any payment you make in excess of the minimum payment due will be allocated to balances with higher APRs before balances with lower APRs.

How We Calculate Variable APRs: We calculate each variable APR by adding a margin (interest percentage) to the value of an index. The index we use is the “Prime Rate” of interest appearing in the “Money Rates” section of *The Wall Street Journal* published on the 20th day of the month preceding the first day of each billing cycle or, if *The Wall Street Journal* is not published on such date, the next day on which such Prime Rate is published. A change in the index will result in a change to your variable APRs. For example, if your margin for purchases, which is based on your creditworthiness, is 10% and the value of the index (the Prime Rate) is 7.00%, your APR for purchases would be 17.00%. If the value of the index later increases from 7.00% to 7.25%, your APR for purchases would increase to 17.25%. Variable APRs disclosed herein are based on the Prime Rate in effect within 30 days before we sent you this Important Information About Rates and Fees, and may not reflect very recent increases or decreases in the Prime Rate.

Allocation of Payments: Allocation of your payments will be at our discretion, and generally that means that we will apply payments to balances with lower APRs before balances with higher APRs. However, any payment you make in excess of the minimum payment due will be allocated to balances with higher APRs before balances with lower APRs.

CHANGES TO YOUR CREDIT CARD ACCOUNT: The terms of your credit card account, including APRs and fees, are subject to change at any time and for any reason permitted by applicable law and the credit card agreement that will be sent with your credit card. We will notify you of any change if required by applicable law. Changes to your APR may include changing your APR from non-variable to variable, from variable to non-variable, or to a higher APR.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, 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.

Additional Terms and Conditions that Apply to your Application and Credit Card Account

In this application, the terms "you" or "your" mean the applicant for credit. You certify that the information you have provided in this application is correct to the best of your knowledge.

You consent to and authorize us and our authorized agents to obtain all information and documentation from third parties including government agencies needed to process this request and to service and collect any resulting account. This includes but is not limited to obtaining credit reports, employment, and income information and documentation. You agree that third parties are authorized to provide us with such information, that we will retain this application, and that we are authorized to answer questions from others about your credit experience with us.

You are applying to obtain credit from PNC Bank, National Association ("we," "our," or "us"). You understand that we are not obligated to grant you credit. You certify that you are of legal age to enter into contracts in the state in which you reside and that no bankruptcy proceeding is in progress or anticipated that involves you. You also represent that you have not submitted, nor will submit, any application for credit to another lender prior to our consideration of your application.

If your application is approved, a credit card will be issued to you. We also will send you a credit card agreement at that time.

Your credit card agreement is governed by (i) federal laws and regulations and (ii) the laws of Delaware to the extent Delaware laws are not preempted by federal laws or regulations and without regard to conflict of law principles.

If you do not like the terms of the credit card agreement sent to you with your credit card, you can rescind your credit card agreement by not using your credit card account and contacting us at 1-800-558-8472. If you use the credit card account, you agree to the terms and conditions of the credit card agreement and you will be liable for all amounts owing on your credit card account.

DISPUTE RESOLUTION THROUGH ARBITRATION:

Your credit card agreement will include an arbitration provision. This means that if you have a claim and we are unable to resolve it informally, you or we may elect to resolve it by individual binding arbitration. If a claim is arbitrated, it will not be heard by a court or a jury. Also, the claim will proceed as an individual action, and neither you nor we will have the right to participate in a class action in court. You have the right to opt out of the arbitration process by providing timely notice to us. **Please refer to the *Arbitration Provision* located in section 9 of your credit card agreement for complete details.**

JURY TRIAL WAIVER NOTICE: Your credit card agreement contains a Jury Trial Waiver that applies to any dispute that is not arbitrated. Under the Jury Trial Waiver you and we agree to waive any right to trial by jury in the event of litigation between us. Please note that if you are active military or a dependent of active military, the *Jury Trial Waiver* provision may not apply to you. **Please refer to the *Jury Trial Waiver* provision located in section 8.6 of your credit card agreement for complete details.**

IMPORTANT INFORMATION ABOUT PHONE CALLS, TEXTS, PRERECORDED AND EMAIL MESSAGES: If, at any time, you provide to PNC, its affiliates or designees contact numbers that are wireless telephone number(s), including but not limited to, cell or VoIP numbers, you are consenting to PNC, its affiliates and designees using an automated dialing system to call or text you or to send prerecorded messages to you in order to service, and collect on, any personal account(s) and business account(s) (for which you are an authorized signer or designated contact person), with PNC and/or its affiliates, but not to market to you. For any type of phone call with PNC, its affiliates or designees you consent that the call may be monitored or recorded for quality control and training purposes. By providing your email address, you consent to receive electronic mail from PNC, its affiliates and designees.

NOTICES: THE FOLLOWING NOTICES ARE GIVEN BY US ONLY TO THE EXTENT NOT INCONSISTENT WITH 12 U.S.C. SECTION 85 AND APPLICABLE FEDERAL REGULATIONS AND OPINIONS (WITH RESPECT TO WHICH WE EXPRESSLY RESERVE ALL RIGHTS).

Notice to New York Residents: You may contact the New York State Department of Financial Services at 1-800-342-3736 to obtain a comparative listing of all credit card rates, fees and grace periods.

Notice to New York Residents: A consumer report may be requested in connection with this application. Upon your request, you will be informed whether or not a consumer report was requested, and if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report. Subsequent consumer reports may be requested or utilized in connection with an update, renewal or extension of the credit for which application was made.

Notice to California Residents: An applicant, if married, may apply for a separate account.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice to Rhode Island Residents: A credit report may be requested in connection with this application.

Notice to Utah Residents: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Notice to Vermont Residents: You authorize PNC Bank, National Association to obtain credit reports about you now and in the future for all legitimate purposes associated with this offer or the account including, but not limited to: (a) evaluating the application, and (b) renewing, reviewing, modifying, and taking collection action on your account.

Notice to Married Wisconsin Residents: Submission of this application confirms that this loan obligation is being incurred in the interest of your marriage or family. No provision of a marital property agreement, a unilateral statement under Section 766.59 of the Wisconsin Statutes or a court decree under Section 766.70 of the Wisconsin Statutes adversely affects the interest of a creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. If the loan for which you are applying is granted, your spouse will receive notification that the credit has been extended to you.

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PNC Bank, National Association (N.A.) is the issuer of the credit card described herein.

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