

appears to increase (for example, the effective annual percentage rate for that billing cycle may be higher when FINANCE CHARGES include fees).

14.8.3. Balance Transfer Fee. For each Balance Transfer, we will add a Balance Transfer Fee of the greater of \$5 or 3% of the U.S. dollar amount of the Balance Transfer. There is no maximum Balance Transfer Fee. The Balance Transfer Fee is a FINANCE CHARGE and will be included in the FINANCE CHARGES disclosed on your Statement for the billing cycle in which it is assessed. The Balance Transfer Fee may cause the annual percentage rate shown on the Statement on which the Balance Transfer first appears to increase (for example, the effective annual percentage rate for that billing cycle may be higher when FINANCE CHARGES include fees).

15. DEFAULT; DELINQUENCY; COLLECTION

15.1. Default. Subject to applicable law, your Account will be in default if:

- 15.1.1. you fail to pay us any payment when it is due;
- 15.1.2. you attempt to exceed or exceed the applicable Credit Limit(s) on your Account;
- 15.1.3. your payment is returned, rejected, or not paid by your bank or financial institution or your payment cannot be processed;
- 15.1.4. you die or become legally incapacitated;
- 15.1.5. any government authority takes action that TCM believes adversely affects your financial condition or ability to repay the debt, or we have any other reason to believe you may not be able to meet your obligations to us;
- 15.1.6. you enter a hardship or workout program with us;
- 15.1.7. we determine that you have made any false, incomplete, or misleading statement to us or otherwise have engaged in fraudulent conduct;
- 15.1.8. you breach any other promise or obligation under this Agreement or any other agreement with us or our affiliates; or
- 15.1.9. you file or become the subject of a bankruptcy or insolvency proceeding.

15.2. Costs; Acceleration; Suspension. Upon your default, and subject to any limitations or requirements of applicable law, you agree to pay all other reasonable costs, including reasonable attorney's fees, incurred by us in collecting the balance due, including FINANCE CHARGES, if any, whether or not suit is brought against you, and in protecting ourselves from any harm we may suffer as a result of your default. We may also, upon your default and subject to applicable law, declare the entire amount of your obligations to us immediately due and payable and suspend or cancel your Account privileges.

15.3. Delinquency Assessments. Your Account may be considered delinquent if you fail to pay us at least the Total Minimum Payment due by the Payment Due Date shown on each Statement. If your Account remains delinquent at the Statement closing date, subject to applicable law, we will add a Late Payment Fee as described in Section 14.4.

16. SUSPENSION/CANCELLATION; REVOCATION; VOLUNTARY CANCELLATION

16.1. Suspension/Cancellation by TCM. In addition to any other actions we may take under this Agreement, we may suspend or cancel your Account privileges at our sole option, subject to applicable law, at any time with or without cause and without giving you notice, including but not limited to a situation in which:

- 16.1.1. you cease to be an account holder in good standing with respect to any other accounts you may have with TCM;

- 16.1.2. you are in default;
- 16.1.3. there is suspected fraud involving your Account or it appears you may be a target of or participant in a scam, whether knowingly or unknowingly;
- 16.1.4. you stop using your Account for three or more consecutive months; or
- 16.1.5. we have any reason to believe you may not be creditworthy. Any such action will not cancel your obligations to pay us the outstanding balance, FINANCE CHARGES, and other charges due on your Account under the terms of the Agreement in effect at the time of the cancellation or suspension or as subsequently amended. You agree to pay us all such obligations despite any suspension or cancellation of your Account.

16.2. Revocation. We can revoke your right to use the Card at any time. We can do this whether or not you have violated this Agreement and without giving you notice. If we revoke the Card, you must return the Card to us if we request. Also, if a merchant that accepts cards asks you to surrender an expired or revoked Card, you must do so. You may not use the Card after it has expired or after it has been revoked.

16.3. Voluntary Cancellation by You; Reinstatement. If you ask us to cancel your Account, but you continue to use your Account after the date of cancellation, we will consider such use as your request for reinstatement of your Account. We may then reinstate your Account and bill you accordingly.

17. CONVENIENCE CHECKS

17.1. Stop Payment Requests. You may request a stop payment on a Convenience Check by providing us with the access check number, dollar amount, and payee exactly as they appear on the Convenience Check. Oral and written stop payment requests on a Convenience Check are effective for six months from the day that we place the stop payment.

17.2. Postdated Checks. You may not issue a postdated Convenience Check on your Account. If you do postdate a Convenience Check, we may elect to honor it upon presentation or return it unpaid to the person that presented it to us for payment, without in either case waiting for the date shown on the Convenience Check. We are not liable to you for any loss or expense arising out of the action we elect to take.

18. ADJUSTMENTS AND CORRECTIONS

You agree we may correct errors in the application of payments or credits, transfers of funds, and any other errors relating to your Account. We may make adjustments to your Account, require you to repay us if any incorrect payments, credits, or transfers, or take any other action we determine is appropriate to correct the errors. You agree to cooperate with us to correct any errors.

19. REWARDS

Your Account might provide you with the opportunity to earn rewards. If it does, information and terms about your rewards are available at www.crewardscard.com. If you default, as described in Section 15, TCM has the right to forfeit your rewards earned and the ability to earn future rewards.

20. WAIVER

Our failure to exercise any of our rights under this Agreement, or our waiver of our rights on any one occasion, does not constitute a waiver of such rights on any other occasion.

21. CONSUMER REPORTS

21.1. Authorization. You authorize us and our affiliates to make

whatever credit investigations we deem appropriate and to obtain and exchange any information we may receive from consumer reports, consumer reporting agencies, and other sources. We may ask consumer reporting agencies for consumer reports of your credit history. Upon request and as otherwise required by applicable law, we will tell you whether a consumer report was requested and the name and address of the agency that furnished it.

21.2. Reporting to Credit Bureaus. We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report. If we determine that your Account is past due, adverse credit information may also appear on the consumer reports of any Authorized Users on your Account.

21.3. Disputes of Credit Reporting. If you believe we have furnished inaccurate or incomplete information about you or your Account to a credit reporting agency, write to us at: TCM Bank, N.A., P.O. Box 105666, Atlanta, GA 30348-5666. Please include your name, address, home phone number and Account number, and explain what you believe is inaccurate or incomplete.

22. TELEPHONE MONITORING

You acknowledge and agree that, from time to time, we may monitor and record telephone calls between you or Authorized Users and us for reasonable business purposes, including to assure the quality of our customer service.

23. CONSENT TO RECEIVE COMMUNICATIONS

Unless expressly prohibited by law, you expressly agree and consent that we may contact you using an automatic telephone dialing system, prerecorded voice, voicemail or messaging service, text messaging, email messaging, or otherwise and leave you voice, prerecorded or artificial voice messages or send you text messages, emails, or other electronic messages for any purposes, including the servicing and/or collecting of your Account, to offer you products and services that may be of interest to you, and for any other informational or marketing purposes. You agree that we may contact you at any telephone number, including your home telephone number and cellular telephone number; any email address; or by using any other contact information that you provide to us at any time whether in connection with the opening of your Account or thereafter. You agree to notify us promptly if any of your contact information changes and only give us telephone numbers and email addresses that belong to you and at which you may be contacted.

23. SEVERABILITY
If any part of this Agreement conflicts with applicable law, that law will control, and this Agreement will be considered changed to the extent necessary to comply with that law. If any part of this Agreement is determined by a court of valid jurisdiction to be invalid, the remainder of this Agreement will remain in effect.

29. JURY TRIAL WAIVER THE PARTIES HEREBY WAIVE ANY RIGHT TO TRIAL BY JURY.

You agree that this consent is valid regardless of whether the number we use to contact you is assigned to any service for which you may be charged for the call, text message(s), or other communications.

You agree that you are not required to provide this consent as a condition to receiving any product or service from us and acknowledge that you have the right to revoke this consent or change or remove any of the telephone numbers or email addresses at any time by contacting us at 1-800-883-0131 or by any other reasonable means.

24. MOBILE DEVICES

You or an Authorized User may choose to store your Account information and/or Card into a third-party app on a smartphone or other electronic device, such as through a mobile wallet, which may be used to make Charges without presenting a Card ("Device"). You agree that any such transactions using your Card or Account made through a Device are covered by this Agreement. You further acknowledge and agree that we have no control over the Device and cannot guarantee or warrant its

performance. Apps that use your Account information and/or Card may use separate terms of use, which you should review carefully. You should protect the security of a Device in the same manner and with the same degree of care as you protect your Account, Card, or any other valuable information. You agree to be solely responsible for any fees or charges related to such a transaction made through a Device such as mobile carrier fees or messaging charges. We may, at any time, in our sole discretion, partially or fully restrict the ability to make Charges through such a Device. You agree to notify us promptly if your Card information on a Device has been compromised.

25. BENEFITS AND SERVICES

We reserve the right to add, modify, or delete any benefit or service offered with the Card at any time without notice to you unless otherwise required by applicable law.

26. CHANGE OF BILLING ADDRESS; NOTICES

You must notify us immediately of any change in your billing address. Any notice given by us shall be deemed to be given when deposited in the United States Mail, postage prepaid, addressed to you at the latest billing address shown on our records.

27. CHANGE OF RATES, FEES, TERMS; ASSIGNMENT

We may assign or transfer Card accounts, including your Account, this Agreement, or our rights and obligations under your Account or this Agreement, to our affiliates or to some other financial institution at any time. Subject to applicable law, the person or entity to whom we make any such sale, assignment, or transfer is entitled to all our rights under this Agreement, to the extent sold, assigned, or transferred. We may also change the rates, fees, and terms of this Agreement at any time, in accordance with applicable law. We will notify you of changes if we are required to do so by law, and you may be given the opportunity to reject those changes, to the extent required by law or otherwise in our discretion, by notifying us in writing. If you reject those changes, your Account will be closed, and your obligations under this Agreement will remain in effect.

28. SEVERABILITY

If any part of this Agreement conflicts with applicable law, that law will control, and this Agreement will be considered changed to the extent necessary to comply with that law. If any part of this Agreement is determined by a court of valid jurisdiction to be invalid, the remainder of this Agreement will remain in effect.

29. JURY TRIAL WAIVER THE PARTIES HEREBY WAIVE ANY RIGHT TO TRIAL BY JURY.

30. INTEREST LIMITATION
If, at any time and for any reason whatsoever, the interest payable or paid hereunder exceeds the maximum rate of interest permitted to be charged by TCM under applicable law, such interest rate shall be reduced automatically to the maximum rate of interest permitted to be charged under applicable law, and the portion of any interest payment made in excess of the maximum permitted rate of interest shall be applied to the outstanding Purchases, Balance Transfers, and Cash Advances on your Account or returned to you. Without limiting the foregoing, you will not be held liable for fees and charges greater than any maximum allowed under applicable law.

31. YOUR RIGHTS UNDER THE MILITARY LENDING ACT
Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs

associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To the extent required by the Military Lending Act, no provisions in this Agreement that waive the right to legal recourse under any otherwise applicable provision of state or federal law shall apply. To hear the Military Lending Act information, call 1-800-883-0131.

32. YOUR BILLING RIGHTS AND PURCHASE DISPUTES (FAIR CREDIT BILLING ACT NOTICE)

32.1. Your Billing Rights. Keep This Document for Future Use. This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

32.2. What To Do If You Find a Mistake on Your Statement. If you think there is an error on your Statement, write to us at: TCM Bank, N.A., Customer Service, P.O. Box 105666, Atlanta, GA 30348-5666.

In your letter, give us the following information:
Account information: Your name and account number.
Dollar amount: The dollar amount of the suspected error.
Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:
Within 60 days after the error appeared on your Statement.
At least 3 business days before an automatic payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors, and you may have to pay the amount in question.

32.3. What Will Happen After We Receive Your Letter. When we receive your letter, we must do two things:

- 32.3.1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
- 32.3.2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.
- 32.4. While we investigate whether or not there has been an error:
 - 32.4.1. We cannot try to collect the amount in question or report you as delinquent on that amount.
 - 32.4.2. The charge in question may remain on your Statement, and we may continue to charge you interest on that amount.
 - 32.4.3. While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
 - 32.4.4. We can apply any unpaid amount against your Credit Limit.

32.5. After we finish our investigation, one of two things will happen:

- 32.5.1. If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- 32.5.2. If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a Statement of the amount you owe, and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within ten (10) days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been

settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

32.6. Your Rights If You Are Dissatisfied With Your Credit Card Purchases. If you are dissatisfied with the goods or services you purchased with your credit card, and you tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

32.7. To use this right, all of the following must be true:

- 32.7.1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- 32.7.2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- 32.7.3. You must not yet have fully paid for the purchase.

32.8. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: TCM Bank, N.A., Customer Service, P.O. Box 105666, Atlanta, GA 30348-5666.

32.9. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

33. STATE LAW NOTICES

California Residents: After credit approval, each applicant shall have the right to use this account to the extent of any limit set by the creditor and each applicant may be liable for all amounts extended under this account to any joint applicant.
Married Wisconsin Residents: Your signature confirms that this credit **obligation** is being incurred in the interest of your marriage or family.
New Jersey Residents: All provisions of this Agreement are valid, enforceable, and applicable in New Jersey.

34. WIRELESS CARRIER AUTHORIZATION (IDENTITY VERIFICATION)

You expressly authorize your wireless carrier (AT&T, Sprint, T-Mobile, US Cellular, Verizon, or any other branded wireless operator) to disclose to TCM and its third-party service providers your mobile number, network status, customer type, customer's role, billing type, mobile device identifiers (IMSI and IMEI), and other subscriber status and device details, if available, solely to verify your identity and prevent fraud for the duration of the relationship.

35. PRIVACY OF INFORMATION

Please refer to our Privacy Policy for information about TCM's privacy practices.

36. UNAUTHORIZED USE OF YOUR ACCOUNT

Please notify us immediately at 1-800-883-0131 of the loss or theft of your Card or Convenience Checks or of any other possible unauthorized use of your Account.

TCM BANK, N.A. CARDHOLDER AGREEMENT
Effective Date: March 31, 2026

This Cardholder Agreement (this "Agreement"), together with the other Cardholder Documents described below, governs your TCM Bank, N.A. credit card account.

1. CARDHOLDER DOCUMENTS; ACCEPTANCE; DEFINITIONS

1.1. Cardholder Documents. This Agreement, the card carrier we send with your credit card, the accompanying sheet entitled "TCM Bank, N.A. Account Opening Disclosures" (the "Account Opening Disclosures"), and the application you signed or otherwise submitted (collectively, the "Cardholder Documents") govern the use of your TCM Bank, N.A. Visa® or MasterCard® credit card account (your "Account"). "Card" includes any physical, digital, or virtual credit card, account number, or other authorized device to access the Account. All of the Cardholder Documents are part of and are incorporated into this Agreement.

1.2. Acceptance of Agreement. By signing (including by any electronic or digital signature) your Card, your Account application, any accepted sales slip, or any other document in connection with the use of your Card or your Account, or by using your Card or allowing someone else to use it, you agree to the terms and conditions of this Agreement. Please read this Agreement thoroughly and retain a copy for your records.

1.3. Defined Terms.

- 1.3.1. "We," "us," "our," "TCM," and similar terms mean TCM Bank, N.A., and all its respective parents, wholly or majority-owned subsidiaries, affiliates, predecessors, successors, assigns, employees, officers, and directors (collectively, "TCM").
- 1.3.2. "You," "your," and "Cardholder" mean the applicant and any co-applicant who applied to open the Account, any person responsible for paying the Account, any person who uses the Account, the person to whom we address Account statements, and any other person responsible for complying with this Agreement.
- 1.3.3. As the person(s) that asked us to open the Account, you are the "Primary Cardholder."
- 1.3.4. You may request that we issue a Card to another person and, if we do, that person will be called an "Authorized User" and the Card will be an "Additional Card."
- 1.3.5. The Cards are issued by us, even if the name of another institution appears on the Cards.
- 1.3.6. Visa is a registered trademark of Visa International Service Association, and is used by us pursuant to license. MasterCard is a registered trademark of MasterCard International Incorporated, and is used by us pursuant to license.

1.4. Truth in Lending Disclosures; Account Opening Disclosures; Periodic Statements.

- 1.4.1. The Account Opening Disclosures include disclosures required by applicable federal law for your Account, including disclosures in tabular form (commonly called a "Schumer box").
- 1.4.2. Your monthly billing statement (each, a "Statement") will include disclosures required by applicable federal law, including the annual percentage rates ("APRs") applicable to your Account and the FINANCE CHARGES imposed during the billing cycle.
- 1.4.3. If this Agreement conflicts with the Account Opening Disclosures on a matter that is required to be disclosed by applicable federal law (for example, an APR or fee required to be disclosed in the Account Opening Disclosures), the Account Opening Disclosures control to the extent of the conflict.

2. GOVERNING LAW; LOCATION OF ACCOUNT

2.1. Governing Law. This Agreement is governed by the substantive laws (excluding laws of conflict) and regulations of the United States ("federal law") and of the State of Florida, no matter where the Account is used. We reserve all our rights with respect to the preemptive effect of any applicable federal laws and/or regulations.

2.2. Florida Relationship. This Agreement is entered into between us and you in

Florida. We make decisions about granting credit to you from Florida, extend credit to you under this Agreement from Florida, and accept payments from you in Florida.

3. USE OF THE CARD; TRANSACTIONS; CHARGES; PROHIBITED USE

- 3.1. Permitted Use. You may use the Card to:
 - 3.1.1. obtain legal goods and services from any person or establishment accepting the Card (“Purchase(s)”);
 - 3.1.2 obtain non-purchase-related transactions (“Cash Advance(s)”) from us up to applicable limits on your Account; and
 - 3.1.3. take advantage of other features of the Card.

3.2. Transaction Definitions.

- 3.2.1. Purchases. “Purchases” include Purchases and Balance Transfers. A “Balance Transfer” is a transfer of funds to another creditor initiated by us at your request, including transaction fees and adjustments associated with any Balance Transfer.
- 3.2.2. Cash Advances. “Cash Advances” include:
 - 3.2.2.1. Cash Advances;
 - 3.2.2.2. Convenience Checks (a “Convenience Check” means any check we provide to you for accessing your Account to obtain credit);
 - 3.2.2.3. obtaining funds through an automated teller machine (ATM) or a financial institution;
 - 3.2.2.4. purchasing a wire transfer, money order, foreign currency, travelers checks, savings bonds, lottery tickets, gift cards, or a stored-value load;
 - 3.2.2.5. purchase of cryptocurrency, including, but not limited to, Bitcoin; or
 - 3.2.2.6. engaging in another similar transaction.

3.3. Charges; Responsibility for Account Use.

- 3.3.1. Charges. All amounts charged to an Account, which include the Annual Fee (if any), other fees, and any interest or other FINANCE CHARGES imposed under this Agreement, are called “Charges.” Charges include (but are not limited to) any Purchase, Balance Transfer, Cash Advance, or Convenience Check in which you have evidenced an intent to incur a Charge, regardless of whether you have signed a charge form.
- 3.3.2. Your Responsibility. You are responsible for paying all amounts charged to the Account, including transactions you make even if you do not present your Card or sign for the transaction; transactions made by an Authorized User; transactions other people make if you or an Authorized User permit them to use the Account; and all fees and charges on the Account.
- 3.3.3. Lost or Stolen Card; Unauthorized Use. You agree to notify us at once if the Card or any Convenience Checks we may issue on your Account are lost or stolen, or if you suspect they are being used without your permission. You agree to take reasonable steps to prevent unauthorized use of any Card, Convenience Checks, and your Account.
- 3.3.4. Legal Use Only; No Gambling. You agree to use the Account (including any Card and Convenience Checks) only for legal purchases of goods and services and not to use the Account, Cards, and/or Convenience Checks for any unlawful purposes, including the purchase of goods or services prohibited by applicable laws or regulations. You expressly agree that Cards may not be used for gambling or wagering purposes, whether online or otherwise, even if otherwise permitted by applicable law. If you or any Authorized Users use your Cards for unlawful purposes, including illegal internet gambling, and/or for any purposes we do not permit, you will be in default under this Agreement and we may terminate your Account, but you still will be liable to us for all Charges relating to such transactions and all other transactions on your Account.

3.4. Expiration; Return/Destruction; Denial of Authorization; Scams.

- 3.4.1. Do Not Use After Expiration. You should not use the Card after the expiration date.
- 3.4.2. Return/Destroy. You must immediately return the Card to us or destroy it if we ask you to. If you want to cancel your Account or any Cards, you must contact us and destroy the applicable Card.
- 3.4.3. Denial of Authorization. We reserve the right to deny authorization for any requested Charge even if the transaction would not cause you to exceed your credit

limit or your Account is not in default. Without limiting the foregoing, we may decline or refuse to accept any transaction for the purchase or funding of a gift card or stored-value card, any transaction that involves any peer-to-peer payments service, and any transaction that may involve a scam in which you are a target or participant.

- 3.4.4. Scam-Related Transactions. Even if you are the target of or an unknowing participant in a scam, you are responsible for all Charges to the full extent permitted by applicable law and card-network rules/requirements. Nothing in this Agreement limits any rights you may have under applicable law to dispute billing errors or assert claims and defenses (including under the Fair Credit Billing Act), as described in Section 32.

3.5. Personal, Family, or Household Use Only. You agree to use your Account for personal, family, or household purposes and not to use your Account for business or commercial purposes.

3.6. No Liability for Merchant Refusal; Service Unavailability.

- 3.6.1. We are not responsible for any losses you may incur if we do not authorize a requested Charge or if anyone refuses to accept your Card or any Convenience Check for any reason.
- 3.6.2. You may obtain Cash Advances and Balance Transfers as permitted for your Account as described in this Agreement, but you may not use these to pay any amount you owe us or any of our affiliates or agents.
- 3.6.3. We are not liable for any losses that may result when our services are unavailable due to reasons beyond our control.

4. ACCOUNT MAINTENANCE; INFORMATION; TRANSFERS; AUTHORIZED USERS

4.1. Credit Line Maintenance; Information Requests. You agree to provide financial statements on the Cardholder as requested by us. Failure to do so may result in the suspension of charging privileges on your Account. You also agree to provide us with any information required by law or regulation, including information that may be required under the USA PATRIOT Act and the Bank Secrecy Act.

4.2. Transfers. You may not transfer your Account or any of your rights and obligations under this Agreement. Any such transfer will be void.

4.3. Additional Cards; Authorized Users.

- 4.3.1. Primary Cardholder Responsibility. You, as the Primary Cardholder, are responsible for all Charges on your Account. Any Additional Cards may be canceled by you or by us.
- 4.3.2. Authorized User Access and Communications. You agree to make sure that any Additional Cards issued on your Account are used in a manner consistent with this Agreement. You also authorize us to discuss your Account with Authorized Users in the course of maintaining your Account.
- 4.3.3. Collection from Authorized Users. We may, in our sole discretion, pursue Authorized Users for payment of their Charges if you fail to pay those Charges.
- 4.3.4. Ending Authorized User Privileges. If you want to end an Authorized User’s privilege to use your Account, you must recover and destroy that person’s Card. If you do not, you will continue to be liable for any Charges made, even if you have advised us of your wish to cancel that person’s Card privileges, unless you tell us to cancel all Cards and establish a new Account for you or you report the Card as lost or stolen.
- 4.3.5. Notice to Authorized Users. You agree to notify each Authorized User that they are subject to all applicable sections of this Agreement.

5. CREDIT LIMIT

5.1. Credit Limit. The “Credit Limit” is the maximum amount of credit available on your Account. We have provided you a separate written notice stating the applicable credit limit(s) on your Account. In addition, your Statements will show the amount of credit available to you for Purchases, Balance Transfers, and Cash Advances and the APRs for Purchases, Balance Transfers, and Cash Advances, as of the Statement date.

5.2. No Exceeding the Credit Limit; Over-Limit Transactions. You agree not to use the Account in any way that would make the unpaid balance of your Account exceed

the applicable Credit Limit. We are not obligated to honor any Card transaction that would cause the unpaid balance of your Account to exceed applicable Credit Limits (“Over Limit Transactions”). However, if we, in our discretion, honor any Over Limit Transaction, you agree to promptly pay the amount exceeding the applicable Credit Limit no later than the payment due date on the first Statement identifying such amount.

5.3. Changes to Credit Limit. At our discretion, and subject to applicable law, we may increase or reduce your Credit Limit or the Balance Transfer or Cash Advance portions of your Credit Limit, or cancel your Credit Limit, at any time. A change to your Credit Limit or any portion thereof does not affect your obligation to pay us.

6. PROMOTIONAL OFFERS

At our discretion, we may offer you a promotional APR for all or a part of any balances or for certain types of transactions. The period of time for which the promotional rate applies may be limited. Any applicable promotional rate, the corresponding periodic rates, and the period of time during which it will be in effect will appear on the Account Opening Disclosures or be included on a promotional letter. Any promotional rate offer will be subject to the terms of the offer and this Agreement.

7. RENEWAL; REPLACEMENT; RECURRING TRANSACTIONS

7.1. Renewal/Replacement. The Card will be valid until the expiration date embossed on the Card. We will issue you renewal or replacement Cards before the current Card expires unless your Account is canceled by you or by us or your Account is not in Good Standing at the time of such expiration.

7.2. Good Standing. Your Account is in “Good Standing” if it is an open account with no holds or blocks present on the Account and it has not been canceled, terminated, or otherwise made unavailable.

7.3. Recurring Transactions. If you have authorized a merchant or other person to charge your Account for recurring transactions, it is your responsibility to provide that person the information for your renewal or replacement Card or notification that your Account has been canceled.

8. LIABILITY FOR CHARGES AND FINANCE CHARGES

You may use the Card to obtain Purchases, Balance Transfers, and Cash Advances up to the applicable Credit Limits on your Account. You are liable to us for all Charges you make, and all Charges made by holders of any Cards and with Additional Cards issued on your Account. Authorized Users using a Primary Cardholder’s Account are not liable for obligations incurred by the Primary Cardholder or by other Authorized Users. However, by each use of an Additional Card, the Authorized User indicates his or her agreement to pay us for that transaction and related Charges if you fail or refuse to pay that obligation.

9. PAYMENTS; CREDITING; LATE AND RETURNED PAYMENTS; COLLECTION COSTS

9.1. When Payments Are Due. Each month’s Total Minimum Payment (as defined in Section 10) for your Account is due by the payment due date (the “Payment Due Date”) shown on your Statement. The Total Minimum Payment includes any amount past due and any amount over the applicable Credit Limit.

9.2. How to Pay. You must pay us in U.S. currency, with a draft or check drawn on a U.S. bank and payable in U.S. dollars, with a negotiable instrument payable in U.S. dollars and clearable through the U.S. banking system, or with a telephonic or electronic payment authorization in U.S. funds.

9.3. Electronic Processing of Checks. You acknowledge that we process most payment checks electronically. We use the information on your check to create an electronic funds transfer. Each time you send a check, you authorize us to make a one-time electronic funds transfer. You also authorize us to process your check

as a check or paper draft, as necessary. Funds may be withdrawn from your account as soon as the same day we receive your payment. You will not receive your canceled check because we are required to destroy it. We will retain an electronic copy.

9.4. Other Payment Forms. If we decide to accept a payment made in some other form, your payment will not be credited until it is converted into one of the forms described above. We may charge you any costs we incur in converting your payment.

9.5. Late or Returned Payments; Fees.

If we do not receive payment by the Payment Due Date or if a payment is returned to us unpaid, we may charge your Account a Late Payment Fee or a Returned Payment Fee (as described in Section 14) in addition to any other applicable fees.

9.6. Cutoff Time for Crediting. All payments, if received by us prior to 5:00 p.m. Eastern Time, are considered made on the date received at the payment address shown on your Statement. If payment is received after 5:00 p.m. Eastern Time, payment will be deemed received the following banking day.

9.7. Acceptance of Partial Payments; No Waiver. We may accept late payments, partial payments, or any payments marked as being payment in full or as being made in settlement of any dispute without losing any of our rights under this Agreement or under the law. Our acceptance of such payments does not mean we agree to change this Agreement.

9.8. Attorney’s Fees and Court Costs. You agree to pay all court costs plus all reasonable attorney’s fees if we must refer your Account to any attorney for collection, subject to the law of your jurisdiction.

9.9. Availability Hold. We may, at our discretion, withhold a portion of the available credit on your Account up to the amount of any payment to assure that the payment is honored.

10. STATEMENTS; TOTAL MINIMUM PAYMENT; PAYMENT ALLOCATION

- 10.1. Total Minimum Payment. The Total Minimum Payment required is the New Balance shown on your Statement if the amount is equal to or less than \$15.00. Otherwise, it is the greater of:
 - 10.1.1. 3.0% of the New Balance for such month (rounded up to the nearest dollar),
 - 10.1.2. \$15.00, or
 - 10.1.3. 1% of the New Balance (rounded up to the nearest dollar) plus any unpaid FINANCE CHARGES and unpaid fees.If applicable, the Total Minimum Payment includes any amount over the Credit Limit and any amount past due.

10.2. Paying More Than the Total Minimum Payment. You may pay more than the Total Minimum Payment, and you may pay the total New Balance at any time, provided that you have at least made the Total Minimum Payment by the Payment Due Date.

10.3. Payment Allocation. Your Total Minimum Payment will be applied in any order at our discretion. Payments in excess of the Total Minimum Payment will be applied to balances with the highest APR first and then to lower rate balances in descending order of APRs, unless otherwise required by applicable law.

11. HOW TO AVOID PAYING INTEREST; GRACE PERIODS

11.1. Grace Period Defined. A grace period is the period between the end of a billing cycle and the date your payment is due during which credit extended may be repaid without incurring FINANCE CHARGES. During this period,

you may not be charged interest as long as you pay your balance in full by the due date.

11.2. Grace Period for Purchases (Including Balance Transfers). Your Payment Due Date is at least 23 days after the close of each billing cycle. We will not charge you any interest on Purchases (including Balance Transfers) if you pay your entire balance in full by the due date each month. If you do not, you will accrue FINANCE CHARGES on all Purchases from the date the Purchase is posted to your Account.

11.3. Effect of Carrying a Balance. If you are not carrying a balance, you can avoid paying interest on new Purchases (including Balance Transfers) if you pay your balance in full by the Payment Due Date. If you do not pay your balance in full by the Payment Due Date, you will be charged interest on the unpaid portion of the balance. You will also be charged interest on Purchases in the new billing cycle starting on the date each Purchase is made.

11.4. No Grace Period for Cash Advances. On Cash Advances (including Convenience Checks and other transactions treated as Cash Advances under Section 3.2), there is no grace period, and FINANCE CHARGES on Cash Advances are always assessed from the day of the Cash Advance transaction or the first day of the billing cycle in which the Cash Advance is posted to your Account, whichever is later, until the day we receive payment in full of all outstanding Cash Advances.

12. APRS; MONTHLY PERIODIC RATE; VARIABLE RATE

12.1. Monthly Periodic Rate. For each billing cycle, the “Monthly Periodic Rate” for Purchases, Balance Transfers, and Cash Advances is 1/12th of the applicable APR for Purchases, Balance Transfers, or Cash Advances, respectively, in effect for that billing cycle, rounded to the nearest ten-thousandth of a percentage point.

12.2. Account Opening Disclosures. The Account Opening Disclosures state the APRs applicable to your Account, subject to Section 12.3. Please call us at 1-800-883-0131 or write to us at TCM Bank, N.A., P.O. Box 105666, Atlanta, GA 30348-5666, to receive an additional copy of the Account Opening Disclosures or to learn the most current APRs.

12.3. Prime Rate. For purposes of this Agreement, the Prime Rate used to determine your APRs for a billing cycle is the highest Prime Rate listed in The Wall Street Journal on the last business day of the calendar month prior to your Statement closing date. Your APR will increase if the Prime Rate increases. Your minimum payment and/or number of payments will increase if your APR increases. In the event that The Wall Street Journal ceases to be published or ceases to publish the Prime Rate, we may refer to the Prime Rate published in any other newspaper of general circulation in New York, New York, or we may substitute a similar reference rate at our sole discretion. Subject to applicable law, any balances transferred from another account to this Account are governed by the terms and conditions of this Agreement.

13. FINANCE CHARGE CALCULATION; AVERAGE DAILY BALANCE METHOD

13.1. Finance Charge Components. FINANCE CHARGES include interest charges calculated using the Average Daily Balance method described below, and may also include certain transaction fees that we designate as FINANCE CHARGES in this Agreement (see Section 14.8) and that we include in FINANCE CHARGES for purposes of applicable federal disclosures.

13.2. Balance Computation Method. We use a method called “Average Daily Balance (including new Purchases).”

13.2.1. We calculate periodic rate FINANCE CHARGES separately for each type of balance (e.g., Purchases, Balance Transfers, and Cash Advances). For a billing cycle, we figure a portion of the FINANCE CHARGE on your Account by multiplying the Monthly Periodic Rate times the respective Average Daily Balances (including current transactions). There is a \$1.00 minimum FINANCE CHARGE.

13.2.2. “Average Daily Balances” means the following:

- 13.2.2.1. Purchases and Balance Transfers. To get the Average Daily Balance for Purchases and Balance Transfers, we take the beginning balance of Purchases and Balance Transfers on your Account each day, add any new Purchases and Balance Transfers, and subtract any payments or credits, non-accruing fees, and unpaid FINANCE CHARGES during the billing cycle. This gives us the daily balance for Purchases and Balance Transfers. Then, we add up all the daily balances of Purchases and Balance Transfers for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the Average Daily Balance for Purchases.

- 13.2.2.2. Cash Advances. To get the Average Daily Balance for Cash Advances, we take the beginning balance of Cash Advances on your Account each day, add any new Cash Advances, and subtract any payments, non-accruing fees, and unpaid FINANCE CHARGES during the billing cycle. This gives us the daily balance for Cash Advances. Then, we add up all the daily balances of Cash Advances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the Average Daily Balance for Cash Advances.

- 13.2.2.3. Credits received from merchants are effective as of the posting date.

- 13.2.2.4. Billing Cycle. For FINANCE CHARGE calculation purposes, the billing cycle begins on the day after the Statement closing date of the previous billing cycle and includes the Statement closing date of the current billing cycle. The number of days in the billing cycle may vary.

14. FEES

We may charge the following fees, subject to applicable law:

14.1. Annual Fee. You agree to pay any Annual Fee shown on the Account Opening Disclosures accompanying this Agreement in the amount shown.

14.2. Returned Payment Fee. If any payment you make on your Account is returned unpaid for any reason, you agree to pay a Returned Payment Fee. The Returned Payment Fee will not exceed:

- 14.2.1. \$30 for a returned payment if you have not been charged a Returned Payment Fee during the same billing cycle or any of the six billing cycles immediately preceding the billing cycle in which the returned payment occurs; and
- 14.2.2. \$41 for a returned payment if you have been charged a Returned Payment Fee during the same billing cycle or any of the six billing cycles immediately preceding the billing cycle in which the returned payment occurs, in each case, or the maximum amount permitted by applicable law, whichever is less. The Returned Payment Fee will not exceed the Total Minimum Payment and will never exceed the amount of the payment being returned.

14.3. Stop Payment Orders (Convenience Checks). If you request us to stop payment on a Convenience Check drawn on your Account, you agree to pay a fee of \$29.

14.4. Late Payment Fee. You agree to pay a Late Payment Fee if we do not receive your Total Minimum Payment by the Payment Due Date shown on your Statement. The Late Payment Fee will not exceed: 14.4.1. \$30 for a late payment if you have not been charged a Late

Payment Fee during the same billing cycle or any of the six billing cycles immediately preceding the billing cycle in which the late payment occurs; and

14.4.2. \$41 for a late payment if you have been charged a Late Payment Fee during the same billing cycle or any of the six billing cycles immediately preceding the billing cycle in which the late payment occurs, in each case, or the maximum amount permitted by applicable law, whichever is less. In no event will your Late Payment Fee exceed the Total Minimum Payment. You will only be charged one Late Payment Fee for any monthly Total Minimum Payment that is not paid by the Payment Due Date shown on your Statement.

14.5. Paper Statement Fee. We will charge a \$2.50 monthly Paper Statement Fee to your Account. We will charge this fee in any billing cycle in which you are sent a monthly billing statement in paper form, even if you also are provided it in electronic form. You can avoid the fee each billing cycle you are provided your monthly billing statement only in electronic form. To make an election regarding the form of your monthly billing statement, please log in to our servicing site.

14.6. Research Fee. You agree to pay \$3 for each photocopy of a sales slip you request and \$4 for each duplicate copy of a monthly Statement you request. However, we will not impose these fees if you request such items in connection with a billing error dispute that you have notified us of in writing.

14.7. Expedited Payment Fee. You agree to pay \$10 for each payment initiated by telephone and assisted by a customer service representative for same-day payments.

14.8. Transaction Fees.

14.8.1. Cash Advance Fee. For each Cash Advance, we add an additional Cash Advance Fee of either \$5 or 3% of the U.S. dollar amount of the Cash Advance, whichever is greater. There is no maximum Cash Advance Fee. The Cash Advance Fee is a FINANCE CHARGE and will be included in the FINANCE CHARGES disclosed on your Statement for the billing cycle in which it is assessed. This Cash Advance Fee may cause the annual percentage rate shown on the Statement on which the Cash Advance first appears to increase (for example, the effective annual percentage rate for that billing cycle may be higher when FINANCE CHARGES include fees).

14.8.2. Foreign Transaction Fee. If you incur a Charge in a foreign currency or foreign countries, it may be converted into U.S. dollars. If the foreign currency is converted into U.S. dollars, the exchange rate used to convert the currency used in an international transaction into the billing currency is, in each instance, a rate selected by either Visa® or MasterCard®. The conversion may occur after the transaction date, and the conversion rate may differ from the rate of exchange in effect at the time of the transaction. You agree to pay the converted amount to us in U.S. dollars. In addition, you agree to pay a Foreign Transaction Fee of 1.0% of the U.S. dollar amount of each transaction made in a foreign currency, in U.S. dollars outside the U.S., or (whether in a foreign currency or in U.S. dollars) with a foreign merchant. The Foreign Transaction Fee is a FINANCE CHARGE and will be included in the FINANCE CHARGES disclosed on your Statement for the billing cycle in which it is assessed. This Foreign Transaction Fee may cause the annual percentage rate shown on the Statement on which the Charge first