



**FRONTIER
BANK**

Credit Card Disclosure	Visa Classic	Visa Gold	Visa Platinum
Credit Limits(1)(with approval of credit)	\$1,000 to \$4,999	\$5,000 to \$7,499	\$7,500 and up
Annual Percentage Rate for Purchases (2)	13.15% 0.036027% Corresponding Daily Periodic Rate	11.15% 0.030548% Corresponding Daily Periodic Rate	9.15% 0.025068% Corresponding Daily Periodic Rate
Annual Percentage Rate for Cash Advances and Balance Transfers(2)	13.15%	11.15%	9.15%
Variable Rate Information (2)	Your Annual Percentage Rate may vary. The rates for purchases, balance transfers and cash advances are determined quarterly by adding the following margin to the Wall Street Journal Prime Rate.		
	9.90%	7.90%	5.90%
Annual Fee (3)	\$20.00		
Late Payment Charge (4)	\$30.00		
Cash Advance Fee and Balance Transfer Fee	3% of Cash Advance - \$5.00 Minimum, \$50.00 Maximum		
Overlimit Fee (5)	\$30.00		
Returned Payment Fee	\$30.00		
Method for Computing Balance for Purchases (6)	Average Daily Balance (including new purchases)		
Grace Period for Purchases	25 Days		
Method for Computing Balance for Cash Advances and Balance Transfers (7)	Average Daily Balance (including current transactions)		
Grace Period for Cash Advances and Balance Transfers	25 Days		
Minimum Finance Charge	None		
International Transaction Fee	Up to 3% of the transaction amount		

(1) **Frontier Bank has the right to obtain a credit report and other information related to this application. Applicant's credit limit and the accommodating annual percentage rate will be based and assigned on the applicant's credit qualifications and the Bank's internal guidelines.**

(2) **Your Annual Percentage Rate (APR) may vary.** For purchases, balance transfers and cash advance. The rate is determined by Wall Street Journal Prime (WSJP) Rate. The Annual Percentage Rate in effect will equal the sum of WSJP rate plus the margin as shown above, based on the type of account approved by Frontier Bank. Your APR is subject to increase or decrease based on the WSJP Rate as of the 15th day of February, May, August and November of each calendar year. Any increase or decrease will take effect on the first day of your billing period in January, April, July and October of each calendar year. Current rates are shown as of the date of this disclosure. There is no minimum rate or maximum rate on this account.

(3) **Annual Fee:** The Annual Fee will be waived if the account meets the following conditions. One retail transaction in the amount of at least \$20 in the past 12 months.

(4) **Late Charge:** If the minimum required payment is not received by the payment due date, a Late Charge of \$30.00 will be imposed.

(5) **Overlimit Fee:** This fee applies when a balance is over the established credit limit.

(6) **Credit Purchases:** A finance charge will be imposed on Credit Purchases only if you elect not to pay the entire New Balance shown on your monthly statement for the previous billing cycle within 25 days from the closing date of that statement. If you elect not to pay the entire New Balance shown on your previous monthly statement within that 25 day period, a Finance Charge will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new Credit Purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire New Balance is paid in full or until the date of payment if more than 25 days from the closing date. The finance charge for billing cycle is computed by applying the Monthly Periodic Rate to the Average Daily Balance of Credit Purchases, which is determined by dividing the sum of the daily balance during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account, and subtracting any payments as received and credits as posted to your account, but excluding any unpaid Finance Charges.

(7) **Cash Advances and Balance Transfers:** A finance charge will be imposed on Cash Advances and Balance Transfers from the date made or from the first day of the billing cycle in which the Cash Advance or Balance Transfer is posted to your account, whichever is later, and will continue to accrue on the unpaid average daily balance which the entire New Balance is paid in full or until the date of payment if more than 25 days from closing date. If the New Balance shown on your monthly statement for the prior billing cycle is paid in full within 25 days from the closing date of that statement, no Finance Charges will be imposed during the current billing cycle for Cash Advances or Balance Transfers posted to your account during the previous billing cycle.

At the date of this disclosure the information listed above was accurate. Rates and terms are subject to change. For current information, you may contact us by writing to us at P.O. Drawer 630, Sylacauga, AL 35150.

June 2009



**Member
FDIC**