

**Stonegate Bank Platinum, World and World Elite MasterCard® Disclosures**  
**EFFECTIVE April 15, 2016**

**Interest Rates and Interest Charges**

<b>ANNUAL PERCENTAGE RATE (APR) for Purchases</b>	<b>0%</b> Introductory APR for the first 12 billing cycles following Account opening for the World and World Elite cards only.  After that, your World Elite APR will be <b>14.50%</b> and your World APR will be <b>13.50%</b> . Your Platinum APR is <b>13.50%</b> with no introductory offer. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>3.50%</b> Introductory APR for 6 billing cycles from the date of balance transfer. After that, your World Elite APR will be <b>14.50%</b> and your World and Platinum APR will be <b>13.50%</b> . This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>15.50%</b> This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When It Applies</b>	<b>NONE</b>
<b>Paying Interest</b>	Your due date is at least 26 days after the close of each billing cycle. We will not charge you any interest on purchases or balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction posting date.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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: <a href="http://consumerfinance.gov/learnmore">http://consumerfinance.gov/learnmore</a>.</b>

**Fees**

<b>Annual Fee</b>	<b>\$35</b> World Elite <b>NONE</b> World and Platinum
<b>Transaction Fees</b> Balance Transfer: Cash Advance: Foreign Transaction:	 Either <b>\$5</b> or <b>3%</b> of the amount of each transfer, whichever is greater. Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater. <b>NONE</b> World Elite <b>3%</b> of each purchase transaction in US dollars for World and Platinum.
<b>Penalty Fees</b> Late Payment: Returned Payment:	 Up to <b>\$25*</b> Up to <b>\$25</b>

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

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardholder Agreement.

**Loss of Introductory APR:** If you make a late payment during the Introductory APR promotional period we may end your introductory APR for new Purchases and Balance Transfers and apply the APR in effect at that time.

\* If your Minimum Payment Due is not received by your Payment Due Date, a Late Payment Fee of \$25 will be assessed. However, the Late Payment Fee will not exceed the total minimum payment that was due.  
 All account terms are governed by the Cardholder Agreement. Account and Agreement terms are not guaranteed for any period of time. In accordance with the Agreement and applicable law, we may change them based on information in your credit report, market conditions, business strategies, or for any reason.



## Consumer Credit Card Terms and Conditions

These terms are accurate as of April 15, 2016, but may have changed after this date. To find out what may have changed, you may write to us at the following address: Stonegate Bank Card Services, P.O. Box 10069, Pompano Beach, Florida 33061.

**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.

**Terms and Conditions:** By submitting an application:

- You are applying for a MasterCard® credit card account (the "Account") to be issued by Stonegate Bank ("we", "us" and "our"), which is headquartered in and operating under the laws of the State of Florida. Married applicants may apply separately in their own names.
- You certify that you are at least 18 years of age (21 if you reside in Mississippi; 19 if you reside in Alabama or Nebraska), and you are either a U.S. citizen or permanent resident of the United States.
- You understand that we will rely on the information you provide on and in connection with this application, and you certify that this information is accurate and complete.
- You authorize us to obtain consumer credit reports and other information about you for purposes of reviewing your application and, if your application is approved, for purposes of reviewing, updating, renewing, and servicing your Account.
- You also authorize us to verify your employment, income, address and all other information about you with creditors, credit reporting agencies, employers, and other third parties, and through records maintained by government agencies. You waive any rights of confidentiality you may have in this information, to the extent permitted under applicable law.
- If your application is approved, the Account will be governed by the Consumer Cardholder Agreement (the "Agreement"), which is sent with the card(s) for each Account. You agree to read the Agreement carefully before you use or permit anyone else to use the Account. By using the Account or any card, or permitting such use, you agree to be bound by the terms of the Agreement. The Account and the Agreement are governed by Florida law and federal law. We may change the terms of the Account as provided in the Agreement.
- You agree we may contact you at any phone number, including cell phone numbers, you provide to us on this application or otherwise and at any number where we believe we may reach you. You may also be contacted by companies working on our behalf to service your accounts. We may contact you using these numbers even if you are charged for the call or text message under your phone plan.

**Billing Rights:** Information about your rights to dispute transactions and how to exercise those rights is provided in the Agreement.

**Prime Rate:** Except for any introductory Annual Percentage Rate, ("APR"), the APR for purchases, cash advances, and balance transfers is subject to change based on the U.S. Prime Rate ("Prime Rate") as published in the Money Rates table of *The Wall Street Journal* that is in effect on the last day of the month. If the Prime Rate changes, we will change any variable rates on the first business day of the month, but at least twenty-eight (28) days after the published change of rate. As of the date shown above, the U.S. Prime Rate was 3.50%. All rates applicable to the Account are variable but no APR will exceed the maximum rate permitted by applicable law. The Stonegate Bank Platinum MasterCard and World MasterCard APR for purchases and balance transfers is calculated by adding 10% to the Prime Rate. The Stonegate Bank World Elite MasterCard APR for purchases and balance transfers is calculated by adding 11% to the Prime Rate. The APR for cash advances on all consumer card products is calculated by adding 12% to the Prime Rate.

**Notice to Cardholders and Authorized Users about Negative Information Furnishing:** 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.

**Balance Transfers:** A "Balance Transfer" is a balance we allow you to transfer to your Account from an account you owe to another financial institution or other creditor. To complete a Balance Transfer, there must be enough credit available in your Account with us for the Balance Transfer and you must use a written, electronic or telephone method or device that we approved for this purpose. All Balance Transfers are subject to our approval. We will not process Balance Transfer requests we consider incomplete or illegible. We will not process requests for a Balance Transfer payable directly to you, to us, or to any of our affiliates. We are not liable to you if we do not process part or all of any Balance Transfer you request. If you request several Balance Transfers, we may process the Balance Transfers in any order we choose. We may also limit the amount of Balance Transfers to your Account to an amount that is less than the total credit limit of your Account. If we do not approve the full amount of any Balance Transfer you request, we may process part or none of the Balance Transfer amount you requested. Do not request a Balance Transfer for any amount that is or may be subject to a dispute between you and any other financial institution or creditor. After you request a Balance Transfer, you should still monitor and pay at least the minimum amount due on your other

account, until the other institution sends an account statement to you showing that you are no longer required to make any account payment. You are liable to your other creditors for any fees, charges, and amounts due under their credit agreements with you, including any late payment fees and finance charges you may owe if a Balance Transfer or any other payment is not completed in the time and manner required by the other institution. We will not instruct any other creditor to close their account with you after we process a Balance Transfer. If you want to close your account with another creditor after we process a Balance Transfer, you must instruct the other creditor to do so. Balance Transfers are subject to the transaction fee and APR shown in the accompanying "Credit Card Disclosures." We will begin charging interest on each Balance Transfer on the date it is added to your Account balance.

**Auto Payment ACH Authorization:** You authorize us, or our service provider, to initiate Automated Clearing House ("ACH") debit entries to the bank account(s) that you identify on the application on each monthly payment due date, to pay the amount you select (but not exceeding the then current balance of your account). You have the right to receive notice of all electronic fund transfers from your bank account that vary in amount, and by signing the Auto Payment ACH Authorization, you agree that your monthly billing statement will serve as your notice of the amount of your monthly payment. You are not required to agree to this Auto Payment ACH Authorization in order to obtain an extension of credit from us. Automatic payment is offered for your convenience. You may make additional payments by any acceptable means, but any such payments will have no effect on the initiation of payments under this authorization. You acknowledge that you are voluntarily choosing to pay electronically. You understand and acknowledge that you may terminate the Auto Payment ACH Authorization by notifying us 1) in writing at Stonegate Bank Card Services, 516 Edgewater Drive, Wakefield, MA 01880, 2) via phone at 1-855-794-2607 or 1-855-794-2608 for World Elite, or 3) via Stonegate Card Services at [stonegatecardservices.fdec.com](http://stonegatecardservices.fdec.com), in such time and manner as to afford us a reasonable opportunity to act on it. You also authorize us to verify all of the information that you have provided to us, as well as certain past and/or current information. If there is any missing or erroneous information in or with the information that you have provided to us regarding your bank, bank routing and transit number, or bank account number, then you authorize us to verify and correct such information. If you or we terminate automatic ACH payments, then you will be responsible for paying all amounts that you owe us by other acceptable means.

**Change of Terms:** We may change this Agreement as allowed by applicable law. This may include changing, adding, or removing terms. We may do this in response to legal, business, competitive environment or other reasons not listed here. We may increase the Finance Charge rate on existing balances in limited circumstances. Changes to some terms may require at least 45 days advance notice, and we will tell you in the notice if you have the right to reject a change. You agree that the change may cover all transactions made 15 days after we mail the notice. If you do not agree to the change, a method for rejecting the change and closing the account will be provided in the Change of Terms Notice. You agree that if you use your card after the effective date of the change, this will constitute your agreement with the change.

**California Residents:** Applicant, if married, may apply for a separate account. After credit approval, each applicant shall have the right to use this account to the extent of any credit limit set by the creditor and each applicant may be liable for all amounts of credit extended under this account to each joint applicant.

**New York Residents:** Call the New York State Department of Financial Services at 1-800-342-3736, or visit its website at <http://www.dfs.ny.gov/consumer/creditdebt.htm>, for a comparative list of credit card rates, fees and grace periods.

**Married Wisconsin Residents:** No provisions of any marital property agreement, unilateral statement under section 766.59 or court decree under section 766.70 will adversely affect the interest of the creditor unless the creditor, prior to the time credit is granted, is furnished a copy of the agreement, statement, or decree or has actual knowledge of the adverse position when the obligation to the creditor is incurred. We are required to ask you to provide the name and address of your spouse.

**Rewards Program:** Your Account will automatically be enrolled in the MasterCard Rewards Program and you will be able to redeem rewards at any time that your account is in good standing. Points are earned for each dollar spent on eligible purchases of goods and services. When you redeem your points for rewards they are deducted from your point balance on a first-earned, first-redeemed basis. Complete program terms and conditions may be found at [www.mastercardrewards.com](http://www.mastercardrewards.com), or you may call MasterCard Rewards Customer Service at 1-877-392-0298.

- Stonegate Bank Platinum MasterCard: Platinum cardholders earn 1 point for each dollar spent. Reward points expire three years from the date on which they were earned without prior notice to you.
- Stonegate Bank World MasterCard: World cardholders earn 1.25 points for each dollar spent. Reward points expire three years from the date on which they were earned without prior notice to you.
- Stonegate Bank World Elite MasterCard: World Elite cardholders earn 1.50 points for each dollar spent. Reward points will not expire for active accounts.

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