

The Seen™ Cashback Plus MasterCard® is issued by Coastal Community Bank (“we”, “us”, “our”), Member FDIC, pursuant to license by MasterCard® International Incorporated.

## SUMMARY OF CREDIT TERMS AND CONDITIONS

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	<b>35.99%</b>
How to Avoid Paying Interest on Purchases	Your due date is at least 26 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.
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
FEES	
Annual Fee	<p><b>\$0, \$39, \$59, \$75, \$75 1<sup>st</sup> Year, \$99 annually thereafter (billed \$8.25 per month) or \$75 1<sup>st</sup> Year, \$123 annually thereafter (billed \$10.25 per month)</b></p> <p><b>NOTICE: The annual fee may be assessed before you begin using your card and will reduce the amount of credit you initially have available. For example, if you are assigned the minimum initial credit limit of \$300 and your annual fee is \$59, your initial available credit will be \$241.</b></p>
Penalty Fees	
<ul style="list-style-type: none"> <li>Late Fee</li> </ul>	Up to \$41

**HOW WE WILL CALCULATE YOUR BALANCE:** We use the “Average Daily Balance method (including Current Purchases).” See the Cardmember Agreement for additional information.

**NOTE:** This credit card is not eligible for Balance Transfers or Cash Advances.

**LATE FEE:** If you fail to make your required minimum payment by the due date, you will be assessed a Late Fee up to \$30. If you fail to make your required minimum payment by the due date a second time in the same six consecutive billing cycles, you will be assessed a Late Payment Fee up to \$41. The Late Fee charged will not exceed the dollar amount of the late or missed payment or a limit imposed by applicable state law.

**HOW WE WILL CALCULATE YOUR MINIMUM PAYMENT:** The Minimum Payment Due in a Billing Cycle, shown on the Statement for the immediately preceding Billing Cycle is the sum of: (a) the greater of \$25 or 2% of the New Balance on the prior Statement (excluding interest posted on the prior Statement and any overlimit and past due amounts from the prior Statement); plus (b) interest that posted on the prior Statement; plus (c) the amount by which the New Balance on the prior Statement exceeds the Credit Limit; plus (d) all past due amounts, all rounded up to the nearest whole dollar.

**CHANGE IN TERMS:** We may change the APRs, rates, fees, and other terms of your Account as permitted by applicable law.

**CONSUMER REPORTS AND CREDIT REPORTS:** By applying, you authorize us to obtain your consumer report and credit report as well as employment and income information about you from consumer reporting agencies and other third-parties to determine your initial eligibility for credit and, if you are approved, for account review purposes, to review your ongoing credit eligibility. If you request, we will inform you if we obtained a consumer report or credit report about you and the name and address of the consumer reporting agency that provided it to us.

**NOTICE OF REPORTING NEGATIVE INFORMATION:** We may report information about you and your Account to consumer reporting agencies and credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your consumer and credit reports.

**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.

**MILITARY LENDING ACT NOTICE:** 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 receive this information and a description of your payment obligation verbally, please call 833-923-7336.

**ARBITRATION NOTICE:** If you are approved, the Cardmember Agreement governing your Account will include an arbitration, class action waiver, and jury trial waiver clause which may substantially limit your rights in the event of a dispute. The arbitration clause will not apply if you are a covered borrower subject to Military Lending Act protections noted above at the time your Account is opened.

## **OPTIONAL SEEN CREDIT PROTECTION**

**This Product Is Optional:** Your purchase of Seen™ Credit Protection is optional. Whether or not you purchase Seen Credit Protection will not affect your application for credit or the terms of any existing credit agreement you have with us.

**Explanation of the Seen Credit Protection Agreement:**

Seen Credit Protection will either (i) pay your minimum payment due (debt suspension) or, if applicable, (ii) cancel your balance (debt cancellation) in connection with specific eligible events, such as involuntary unemployment, disability, loss of life, hospitalization, medical expense, auto service expense, or natural disaster. [The Seen Credit Protection Terms and Conditions](#) describe each eligible event covered and the associated benefit which may be received.

If the Seen Credit Protection debt suspension benefit is activated, your duty to pay the loan principal and interest to the Bank is only suspended. You must fully repay the loan after the period of suspension has expired. This includes interest accumulated during the period of suspension.

#### **Amount of Fee:**

The fee for Seen Credit Protection is calculated based on your new balance depicted on your periodic statement each month. The fee is \$1.69 per \$100, or lesser incremental amount thereof, of your new balance. For example, if you have a \$100 new balance, your fee for that month will be \$1.69. But, if you have a new balance of \$40, your fee for that month will be \$0.68 ( $\$40 / \$100 \times \$1.69$ ). You will not be charged a fee for any month where your new balance is \$0.

#### **Termination of Seen Credit Protection:**

You have the right to cancel your enrollment in Seen Credit Protection at any time and for any reason. If you cancel within the first 30 calendar days of your enrollment, any billed fees will be credited to your account. If you cancel after the first 30 calendar days, no credit will be issued for billed fees.

We may terminate Seen Credit Protection at any time for any reason, including if we have reason to believe you have provided false or misleading information to obtain benefits. If we terminate Seen Credit Protection you will not be eligible for any benefits for eligible events on or after the date of termination.

#### **Eligibility Requirements, Conditions, and Exclusions:**

There are eligibility requirements, conditions, and exclusions that could prevent you from receiving benefits under Seen Credit Protection.

You may find a complete explanation of the eligibility requirements, conditions, and exclusions in the Seen Credit Protection Terms and Conditions which will be provided to you if you elect to enroll.

### **STATE NOTICES**

**ALL STATES:** You must be at least 18 years old (19 in NE and AL) to apply. Not available to residents of the U.S. Territories, including Guam, Puerto Rico, and the U.S. Virgin Islands.

**CALIFORNIA RESIDENTS:** The 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.

**ILLINOIS RESIDENTS:** (a) No applicant may be denied a credit card on account of race, color, religion, national origin, ancestry, age, sex, marital status, physical or mental handicap unrelated to the ability to pay or unfavorable discharge from military service; (b) the applicant may request the reason for rejection of his or her application for a credit card; (c) no person need reapply for a credit card solely because of a change in marital status unless the change in marital status caused a deterioration in the person's financial position; and (d) a person may hold a credit card in any name permitted by law that he or she regularly uses and is generally known by so long as no fraud is intended thereby.

**MASSACHUSETTS RESIDENTS:** Massachusetts law prohibits discrimination based upon, among other things, gender identity or sexual orientation.

**NEW YORK RESIDENTS:** New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or go to [www.dfs.ny.gov](http://www.dfs.ny.gov) to obtain a comparative list of credit card rates, fees, and grace periods.

**OHIO RESIDENTS:** The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy 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.

**SOUTH DAKOTA RESIDENTS:** If you believe there are any improprieties in the making of this loan or in the practices involving this loan, you may contact the South Dakota Division of Banking at 1714 Lincoln Avenue, Suite 2, Pierre, SD 57501, or by telephone at 1-(605) 773-3421.

**VERMONT RESIDENTS:** THIS IS A LOAN SOLICITATION ONLY. SEEN FINANCE INC. IS NOT THE LENDER. INFORMATION RECEIVED WILL BE SHARED WITH ONE OR MORE THIRD PARTIES IN CONNECTION WITH YOUR LOAN INQUIRY. THE LENDER MAY NOT BE SUBJECT TO ALL VERMONT LENDING LAWS. THE LENDER MAY BE SUBJECT TO FEDERAL LENDING LAWS.

**NOTICE TO MARRIED WISCONSIN RESIDENTS:** No provision of any marital property agreement, unilateral statement or court order applying to marital property will adversely affect a creditor's interests 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. Obligations on this account will be incurred in the interest of your marriage or family. You understand that we may be required to give notice of this account to your spouse.