

PLEASE NOTE: If you apply and are not approved, we may offer you credit on different terms which you do meet the eligibility criteria for or decline your application.

PRICING INFORMATION

| INTEREST RATES AND INTEREST CHARGES | |
|--|---|
| Purchase Annual Percentage Rate (APR) | 35.99% |
| Penalty APR and When It Applies | None |
| 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 http://www.consumerfinance.gov/learnmore . |
| FEES | |
| Annual Fee | \$75 NOTICE: Your 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 available credit limit of \$300, your initial available credit will be \$225. You may still reject this plan, provided that you have not yet used the account, or paid a fee after receiving a billing statement. If you do reject the plan, you are not responsible for any fees or charges. |
| Penalty Fees | |
| • Late Fee | Up to \$41 |

How We Will Calculate Your Balance: We use the “average daily balance method (including new purchases).” See your Cardmember Agreement for more details.

Penalty Fees: If you fail to make your required minimum payment by the due date, you will be assessed a Late Payment 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 Payment Fee charged will not exceed the dollar amount of the late or missed payment or a limit imposed by applicable state law.

Note: This account is not eligible for balance transfers or cash advances.

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.

REWARDS: You will earn Cashback in the form of a statement credit at the rate of 1% for every \$1 in Eligible Payments made towards Eligible Purchases each month. Eligible Payments are payments made on the account against Eligible Purchases which are not returned, dishonored, disputed, or which otherwise fail to successfully post each month, but do not include debt cancellation or debt suspension benefit payments. Eligible Purchases means any purchase of consumer goods or services on the account each month which are not returned, disputed, unauthorized, or charged-back, but do not include cash advance or quasi-cash or cash equivalent transactions, balance transfers, or fees and finance charges.

Cashback earned will be automatically redeemed towards your outstanding balance, if any, each month. Cashback automatically redeemed does not satisfy your need to make at least the minimum payment due depicted on your Periodic Statement each month, if any. If we close your Account for any reason, any unredeemed Cashback will be forfeited, subject to applicable law.

Complete Rewards Program Terms and Conditions will be provided to you if approved.

TERMS & CONDITIONS

Authorization: When you respond to this credit card offer from Coastal Community Bank through Seen Finance Inc. ("Seen", "we", or "us"), you agree to the following:

1. You authorize us to obtain credit bureau reports, employment, and income information about you that we will use when considering your application for credit. We may obtain and use information about your accounts with us and others such as Checking, Deposit, Investment, and Utility accounts from credit bureaus and other entities. You also authorize us to obtain credit bureau reports and any other information about you in connection with: 1) extensions of credit on your account; 2) the administration, review or collection of your account; and 3) offering you enhanced or additional products and services. Where required by law, we will tell you the name and address of the credit bureau from which we obtained a report about you, along with other information.
2. You will accept the terms of the Cardmember Agreement before your account is opened. You will thereby agree to the terms of that Agreement.
3. By providing us with any telephone number, you are expressly consenting permission to contact you at that number about all of your Seen Accounts. You give consent to allow us to contact your past, present and future phone service providers to verify the information you have provided against their records. You agree that your phone service providers may verify any phone numbers you have supplied to the name, address, and status on their records. For us to service your Account or to collect any amounts you may owe, you agree that we may contact you using any contact information related to your Account including any number (i) you have provided to us (ii) from which you called

us, or (iii) which we obtained and reasonably believe we can reach you. We may use any means to contact you and this may include contact from companies working on our behalf to service your accounts. This may include automated dialing devices, prerecorded/artificial voice messages, mail, e-mail, text messages, and calls to your cell phone or Voice over Internet Protocol (VoIP) service, or any other data or voice transmission technology. You are responsible for any service provider charges as a result of us contacting you. You agree to promptly notify us if you change any contact information you provide to us. This includes your name, mailing address, e-mail addresses, or phone numbers.

4. Rates, fees, and terms may change: We have the right to change the account terms (including the APRs) in accordance with your Cardmember Agreement.
5. You must be at least 18 years old to qualify (19 in NE and AL). An applicant, if married, may apply for a separate account.

All Accounts, including Rhode Island and Vermont Residents: We may request a credit report in connection with the application. You consent to the obtaining of such reports by submitting this application.

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 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.

Notice to 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.

USA PATRIOT Act: Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. We require the following information or documents as a condition to your opening an account: your name, residential address, date of birth, Social Security number or Individual Taxpayer Identification number, driver's license or other identifying documents.