



Elite Credit Card Disclosures

THIS IS A VARIABLE-RATE PRODUCT: The Index used for the following is the *Wall Street Journal* "Prime Rate". The interest rate applied to purchases and balance transfers is the Prime Rate plus a margin of 10.99% and the APR applied for cash advances is the Prime Rate plus a margin of 19.99%. Rate changes to the Card Account will be effective on the first day of the subsequent billing cycle following the Index change. The following information is accurate as of 11/01/2019.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Prime Rate + 10.99% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	For the following intro APR to apply, balance transfer request(s) must be received within 60 days of your Card Account opening date: 0.00% intro APR for 6 months on balance(s) transferred within 60 days from <u>a non-Zions Bancorporation, N.A. account</u> . After that, your balance transfer APR will be: Prime Rate + 10.99% These APRs will vary with the market based on the Prime Rate. <ul style="list-style-type: none"> 7.00% Fixed on balances transferred from <u>your existing Zions Bancorporation, N.A. Credit Card Account to a new Premium product</u>.
APR for Cash Advances	Prime Rate + 19.99% This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	None
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases and balance transfers if you pay your entire balance due by the due date each month. We will begin charging interest on cash advances on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1
For 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 Consumer Financial Protection Bureau website at http://www.consumerfinance.gov/learnmore.
Fees	
Annual Account Fee	\$195
Transaction Fees:	
▪ Balance Transfer	3% of the amount of each transaction, but not less than \$5 .
▪ Cash Advance	5% of the amount of each transaction, but not less than \$10 .
▪ International Transaction	None
Penalty Fees:	
▪ Late Payment	Up to \$35
▪ Returned Payment	Up to \$35

How we will calculate your balance: We use a method called "average daily balance (including new purchases)". See the card agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in the card agreement.



**Elite Credit Cards
Balance Transfer Request**

IMPORTANT INFORMATION ABOUT BALANCE TRANSFERS

Introductory offer(s) may be discontinued or modified at any time without notice and are subject to approval of your application. Please refer to your Cardholder Agreement and the Card Carrier containing your card for additional information.

Annual Percentage Rate (APR) for Balance Transfers	For the following intro APR to apply, balance transfer request(s) must be received within 60 days of your Card Account opening date: 0.00% intro APR for 6 months on balance(s) transferred within 60 days from <u>a non-Zions Bancorporation, N.A. account</u> . After that, your balance transfer APR will be: <p align="center">Prime Rate + 10.99%</p> This APR will vary with the market based on the Prime Rate. <ul style="list-style-type: none"> • 7.00% Fixed on balances transferred <u>from your existing Zions Bancorporation, N.A. Credit Card Account to a new Premium product</u>.
Balance Transfer Fee	3% of the amount of each transaction, but not less than \$5 .

Transfers are processed in the order listed below. If the transfer request is more than your available credit limit, you authorize us to lower the transfer amount to your available credit.

It may take 3 to 4 weeks to process this balance transfer request(s). Continue to make payments to those accounts to avoid fees and/or interest charges.

Balance transfers are only allowed on accounts where you are the account owner.

Balance transfers are not allowed to pay off other California Bank & Trust accounts.

Rewards points or cash back are not earned on balance transfers.

ACCOUNTS TO BE TRANSFERRED

1 - Exact balance for transfer (\$100 minimum) \$	Name of Credit Issuer	Full Account Number
	Credit Issuer payment address as shown on your statement	City, State, and Zip Code
2 - Exact balance for transfer (\$100 Minimum) \$	Name of Credit Issuer	Full Account Number
	Credit Issuer payment address as shown on your statement	City, State, and Zip Code
3 - Exact balance for transfer (\$100 Minimum) \$	Name of Credit Issuer	Full Account Number
	Credit Issuer payment address as shown on your statement	City, State, and Zip Code

Total amount to be transferred: \$	THIS SECTION FOR BANK USE ONLY
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Please print your name(s):	Last 4 digits of your Social Security Number: _____ Your phone number: ()
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I have read and agree to the terms of the "IMPORTANT INFORMATION ABOUT BALANCE TRANSFERS" above.

Signature(s):	Date:
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If submitting Balance Transfer Form alone, deliver to any California Bank & Trust branch.