

Truist Enjoy Cash Credit Card Disclosure

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	0.00% Introductory APR for 12 months. After that, your APR will be 17.24% . This APR will vary with the market based on the Prime Rate.* (See definition of Prime Rate below.)
APR for Balance Transfers***	Your APR will be 17.24% . This APR will vary with the market based on the Prime Rate.* (See definition of Prime Rate below.)
APR for Cash Advances	22.24% This APR will vary with the market based on the Prime Rate.** (See definition of Prime Rate below.)
Penalty APR	None
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge interest on new purchases if you pay your entire balance in full by the due date each month.
Minimum Interest Charge	None
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's website at www.consumerfinance.gov/learnmore.
Fees	
Annual Fee	None
Transaction Fees	
Balance Transfer Fee	3% of each transfer (\$10.00 minimum)
Cash Advance Fee	4% of each advance or \$10.00 minimum on transactions greater than \$10
Foreign Transaction Fee	None
Penalty Fees	
Late Payment Fee	Up to \$40
Overlimit Fee	None
Returned Payment Fee	None

How We Calculate Your Balance: We use the "Average Daily Balance (including new transactions)" method.

*The rate for Purchases and Balance Transfers is determined monthly by adding 13.99% to Prime Rate.

**The rate for Cash Advances is determined monthly by adding 18.99% to Prime Rate.

***The minimum Balance Transfer amount is \$100. We may reject Balance Transfer requests when they are less than \$100.

Variable Rate Information: The Prime Rate used to determine your APR is a variable rate and is the highest prime rate published in the "Money Rates" section of the U.S. edition of The Wall Street Journal as of the first day of the month in which your billing cycle ends. If the Prime Rate changes, Bank will apply the new Prime Rate starting on the first day of the billing cycle in which the change occurs and will apply the new APR to both existing balances and any new transactions made during that billing cycle. The APR will equal the Prime Rate plus your applicable margin. A margin is the percentage points that we add to the Prime Rate to calculate the APR. For each of your billing cycles, the Bank will use the Prime Rate that is published on the first day of the month in which your billing cycle ends in order to calculate your APR for that billing cycle. In the event the Prime Rate is not published on the first day of the month in which your billing cycle ends, the Prime Rate published most recently prior to that date will be the effective Prime Rate. An increase or decrease in the Prime Rate will cause a corresponding increase or decrease in your variable APRs, interest that you pay and your minimum payment due amount. If the Prime Rate is no longer published or is not available, Bank, at their sole discretion, may substitute a similar index. The Prime Rate is currently 3.25% as of January 1, 2022; however, the Prime Rate is subject to change.

To obtain current information about changes to the Prime Rate, contact your local Truist branch office or write: Truist, P.O. Box 698, Wilson, NC 27894-0698, or call 844-4TRUIST (844-487-8478).

USA PATRIOT Act: 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.

Credit Report and Refresh: By applying for this Account you agree that we may obtain credit reports for purposes of processing your application and for later purposes related to your Account such as reviewing, updating, renewing, increasing the Credit Limit and collecting. If you request, you will be informed of whether or not a credit report was requested and of the name and address of the consumer reporting agency that furnished the report. You also authorize us to verify your employment, income and other relevant information.

Credit Approval: All credit cards are subject to credit approval. If you are approved, we reserve the right to change your account terms should your credit profile change or for other reasons described in your Cardholder Agreement.

PRESCREEN & OPT-OUT NOTICE: This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria. If you do not want to receive prescreened offers of credit from this and other companies, call the Consumer Reporting Agencies toll free, (888) 567-8688; or write Equifax Options, PO Box 740123, Atlanta, GA 30374; Trans Union, Name Removal Option, PO Box 505, Woodlyn, PA 19094; Experian Credit Marketing Opt-Out, PO Box 919, Allen, TX 75013.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy 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 Married Wisconsin Applicants: No provision of any marital property agreement, unilateral statement or court decree adversely affects our interest and/or rights unless, prior to the time the credit is granted or an open-end credit plan is entered into, we are furnished with a copy of the agreement or statement or decree or have actual knowledge of the adverse provision. Married Wisconsin residents applying for credit separately must furnish name, Social Security number and address of their spouse to us at Truist Card Services, P.O. Box 621809, MC 886-97-01-72, Orlando, FL 32862-1809.

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.

New York Residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. NY State Department of Financial Services: 1-800-342-3736 <https://dfs.ny.gov>.

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TRUIST ENJOY CASH REWARDS PROGRAM

Summary of Truist Enjoy Cash Rewards Program Terms and Conditions

The following Truist Enjoy Cash Rewards Program Terms and Conditions ("Rewards Program Terms and Conditions") govern any and all rewards available under your Truist Enjoy Cash Rewards credit card account ("Credit Card"). These Rewards Program Terms and Conditions are an addendum to your Truist Consumer Credit Card Agreement ("Agreement"); in the event of any conflict between these Rewards Program Terms and Conditions, the terms of your Truist Consumer Credit Card Agreement will control. You accept and agree to be bound by the Rewards Program Terms and Conditions whenever you use your Credit Card. As used below, the terms "we," "us," or "our" refer to Truist Bank ("Truist"), the "Program" refers to the Truist Enjoy Cash Rewards Program, and "Cash Rewards" refers to all rewards earned or redeemed through the Program. In addition, the terms, "you," "your," or "member" refers to the person who is responsible for the Credit Card.

NOTE: The highlights outlined below are a general summary of the Truist Enjoy Cash Rewards Program Terms and Conditions. You will receive the full Truist Enjoy Cash Rewards Program Terms and Conditions once your account opening process is complete.

General Summary of Rewards Program Rules:

1. The Program is only available to Truist primary or joint accountholders who have a Credit Card that is intended to be used for family, personal and household purposes; to use the Program, the Credit Card must be in good standing, i.e., the account is open, current (no past due balances), and not in default or delinquent.
2. We reserve the right to alter, temporarily suspend, or terminate the Program at any time without notice; this may result in the cancellation of any outstanding Cash Rewards balance related to your Credit Card. Changes to the Rewards Program Terms and Conditions will be posted on the Program website accessible through Truist Online Banking at Truist.com or the Truist Mobile Banking App. You may also call the Truist Rewards Center at 855-522-8079, seven days a week from 8 am to midnight ET, except major holidays, for a copy of the current Rewards Program Terms and Conditions. Changes may affect any Program benefit including, but not limited to, reward items, Cash Rewards value, and Loyalty Cash Bonus. It is your responsibility to regularly review the Rewards Program rules for any changes.
3. If, in our sole discretion, we suspect you or any cardholder have engaged in fraud, misuse, abuse, or suspicious activity in using the Credit Card, the Program, or any other Truist rewards programs or products, we may suspend or terminate your participation in the Program, including your ability to redeem or access your earned Cash Rewards. In such event, we may close your Credit Card account immediately and without notice; this may result in the forfeiture of all of your Cash Rewards.
4. If, in our sole discretion, you or any cardholder violate these Program rules or violate the terms of any other Truist rewards program or products, we may suspend or terminate your participation in the Program, including your ability to redeem or access your earned Cash Rewards.
5. All reward items are subject to availability. We may withdraw, change, or replace specific available reward items or modify the redemption value of rewards at any time.
6. Generally, Cash Rewards cannot be used to make payments for obligations owed to us or our affiliates. You may not use Cash Rewards to make the minimum payment or pay any fees stated on your monthly billing statement. However, we may allow you to apply Cash Rewards as a statement credit on your Credit Card.
 - a. We typically apply redemption requests within 10 business days; however, processing time could take longer. To avoid paying interest charges on your purchases, you must ensure that your entire outstanding balance is paid in full before your billing cycle's due date.
7. You may not apply Cash Rewards as a statement credit to produce a credit balance on your Credit Card. If your combined payment(s) and scheduled Cash Rewards redemptions would result in the creation of a credit balance, we will automatically refund you the balance.
8. Cash Rewards balances cannot be combined with any other loyalty/frequency reward program.
9. Unredeemed Cash Rewards balances have no monetary value.
10. If you cancel your participation in the Program, you must also close your Credit Card. You may call the Truist Contact Center at 844-4TRUIST (844-487-8478), 24 hours a day, seven days a week, for assistance.
11. You may earn Cash Rewards on eligible purchases made with your Credit Card. Eligible purchases include any signature-based purchase, internet purchase, purchase made using a credit card terminal, phone or mail-order purchase, or automatic bill payment (each an "eligible purchase"). Cash Rewards earned will be applied to your Cash Rewards balance daily.
12. Cash Rewards you will earn:
 - 1.5% Cash Rewards on all eligible purchases**

You will earn one and a half percent (1.5%) Cash Rewards for each eligible purchase. This means that for each \$1.00 in eligible purchases, you will earn \$0.015 in Cash Rewards value. There is no limit to the amount of 1.5% Cash Rewards you can earn.

Note: We may feature special Cash Rewards promotional offers from time to time. The terms of those offers will be disclosed to you when they are available.
13. The following transactions are excluded from earning rewards: cash disbursements, cash advances, peer-to-peer payment platform transfers, balance transfers, cash equivalents, fees of any kind, interest charges, ATM transactions, credit insurance, fraudulent or unauthorized transactions, credits, returns, and quasi-cash transactions including the purchase of traveler's checks, access checks, or foreign currency, or money orders.
14. Any credits, except payments to the account, will reduce the Cash Rewards available. If your returns or credits exceed your eligible purchases, you will see a negative Cash Rewards balance posted on the Program account.
15. Cash Rewards are tracked and redeemable on a first-to-expire basis. This means that the Cash Rewards that have been on your account the longest will be spent first upon redemption.
16. Cash Rewards earned will expire at the end of the month that is five (5) years from the date of issuance. For example, Cash Rewards earned on July 15, 2020, are eligible for redemption until July 31, 2025.
17. If your Credit Card account is closed, you will no longer earn Cash Rewards and any accrued Cash Rewards you have outstanding at that time will be forfeited and cannot be redeemed.
18. You must call the Truist Rewards Center at 855-522-8079 from 8 am to midnight ET, seven days a week, or visit the Program's website through Truist Online Banking at Truist.com or the Truist Mobile Banking App to redeem your accrued Cash Rewards.
19. Cash Rewards may be redeemed for statement credit, electronic deposit to an eligible account, check, gift cards, merchandise, travel, and occasionally other experiences. Redemption rates may vary and are subject to change without notice. For the most current program rules, refer to the Rewards Program Terms and Conditions posted on the Program website accessible through Truist Online Banking at Truist.com or the Truist Mobile Banking App. You may also call the Truist Rewards Center at 855-522-8076.
20. Cash Rewards may be redeemed and applied as a statement credit to your Credit Card account, mailed to you in the form of a check, or deposited electronically into an eligible Truist personal checking account, personal savings account, or personal money market account. At the time of redemption, the Truist Rewards Center will reduce your Cash Rewards balance by the amount of Cash Rewards redeemed. We do not allow Cash Rewards redemptions to be deposited electronically into a non-Truist account.
21. You must have a Cash Rewards balance of \$25 or more to redeem for a statement credit, electronic deposit, or check.
22. Gift cards may be used only once in accordance with the participating merchant's rules. This may require the entire gift card balance to be used at once. Mechanical reproductions, copies or facsimiles of gift cards will not be accepted. Additional terms and conditions appearing on the gift cards are to be interpreted in accordance with these Rewards Program Terms and Conditions. Gift cards are not exchangeable, refundable, or transferable, and cannot be replaced if lost or stolen. Gift cards are not redeemable for cash.
23. Truist will not provide a refund of any kind or in any amount for unused portions of gift cards or if the participating merchant fails to perform/honor the gift card.
24. Truist is not responsible for rewards or related correspondence lost or delayed due to mail delivery.
25. All redemptions are final.
26. You will receive a 10% Loyalty Cash Bonus added to your cash redemption amount when you electronically deposit your Cash Rewards redemption into your eligible Truist personal checking, personal savings, or personal money market account.

If you have a Truist Dimension Checking account or Signature Advantage Checking account and also electronically deposit your Cash Rewards redemption into your eligible Truist personal checking, personal savings, or personal money market account, you may receive either a 25% or 50% Loyalty Cash Bonus added to your cash redemption amount; if applicable, this 25% or 50% Loyalty Cash Bonus would replace the 10% Loyalty Cash Bonus described above.

We determine and award your Loyalty Cash Bonus at the same time as your cash rewards redemption. For Truist Dimension Checking account or Signature Advantage Checking account clients, we perform a calculation for each of the prior three (3) calendar months ("monthly review"); for each monthly review, this calculation determines the highest average monthly balance of your combined eligible consumer deposit and investment balances. We will use the highest average monthly balance amongst those three monthly reviews to assign your Loyalty Cash Bonus percentage as follows:

- 50% Loyalty Cash Bonus if combined eligible consumer balances are \$100,000 or greater
- 25% Loyalty Cash Bonus if combined eligible consumer balances are between \$25,000 and \$99,999.99
- 10% Loyalty Cash Bonus if combined eligible consumer balances are less than \$25,000

For the purposes of this Loyalty Cash Bonus, your deposit relationship will be determined as of the last day of the month preceding redemption. However, we reserve the right to take up to five (5) business days to determine or update your deposit relationship for each monthly review. The eligible Loyalty Cash Bonus percentage will be adjusted accordingly and will persist until we have completed the next monthly review. If you completed a cash redemption prior to the next monthly review date, we will not retroactively review your Loyalty Cash Bonus percentage. Your eligible Loyalty Cash Bonus percentage may increase monthly but decrease only once every three (3) calendar months.

For example, let's say your monthly review for May shows that your highest average monthly balance across your combined eligible accounts is \$10,000. For June it is \$25,000, for July it is \$110,000, for August it is \$30,000, for September it is \$10,000, and for October it is \$10,000.

If you have either a Truist Dimension Checking account or Signature Advantage Checking account, and redeem your Cash Rewards into an eligible Truist deposit account in August, September, or October, you will receive a 50% bonus (because we will look to your July monthly review calculation). If you redeemed to an eligible Truist deposit account in November, you would receive a 25% bonus because your highest average monthly balance for the preceding three calendar months was decreased to \$30,000.

27. You may redeem Cash Rewards for airline travel on most major, U.S.-based airlines as displayed or published in a U.S. airline industry computer reservation system. **NOTE:** A \$28.00 airline ticket redemption fee may be charged per ticket. This fee is subject to be changed by the airline or us at any time, without prior notice.
28. Airline tickets may be purchased in any designated individual's name, but must be redeemed by the primary or joint accountholders on the account. Itinerary confirmation will be delivered to the primary or joint accountholder via email within 48 hours of booking. Paper itineraries will be sent to your address upon request. **NOTE:** A \$14.95 fee may apply for each paper itinerary issued. Paper itineraries are mailed within seven (7) business days of the final booking. **NOTE:** A \$30.00 charge will be applied when booking companion tickets. These fees are subject to change at any time, without notice.
29. If you believe there is an error on your Program account, you must report such error to us promptly but in no event more than 60 days after the date the eligible purchase (or any subsequent adjustment) posts to your Credit Card. After that time, Truist is not liable for any error and your Program balance will be deemed correct. Rewards Program errors are not billing errors under your Credit Card Agreement. Truist's decision regarding any error will be final.
30. Taxes: Earning and redemption of Cash Rewards may be subject to income tax or other taxes. Any applicable federal, state, or local tax obligations related to the Program are your responsibility. Please consult your tax advisor concerning any such income or other tax consequences related to your participation in the Program.
31. Truist will not lose any rights under the Rewards Program Terms and Conditions or Agreement if we delay or choose not to take any action for any reason. Truist may waive any of its rights without notifying you.

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October 2021

Form #2061