Truist Enjoy Cash Secured Credit Card Disclosure

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	**26.74%** This APR will vary with the market based on the Prime Rate.* (See definition of Prime Rate below.)
APR for Balance Transfers* **	**26.74%** This APR will vary with the market based on the Prime Rate.* (See definition of Prime Rate below.)
APR for Cash Advances	**27.74%** 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 **Cash Advance Fee** **Foreign Transaction Fee**	**3%** of each transfer (**$10.00** minimum) **4%** of each advance or **$10.00** minimum on transactions greater than $10 **None**
Penalty Fees	
Late Payment Fee **Overlimit Fee** **Returned Payment Fee**	Up to **$40** **None** **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 19.99% to Prime Rate.
**The rate for Cash Advances is determined monthly by adding 20.99% 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 6.75% as of July 1, 2026; 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.

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 or 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

Secured Card: AFTER Truist has provided your conditional approval for a Truist Secured Card, to qualify you must fund the Secured Savings Account ("Savings Account") that was opened at the time of application to ensure repayment on your Secured Card Account. You will pledge the Savings Account to Truist as a security interest as part of the Secured Card Account Agreement. The Savings Account must be funded with a deposit(s) that equals to the approved credit limit and must remain open as long as the Card Account is open. The Savings Account must be funded before the Secured Card will be issued. This Savings Account has additional terms/restrictions in addition to Truist's standard savings account rules and regulations, which Truist will provide you at Savings Account opening.

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