

Disclosure Statement for Agility Cash, Clarity, and Vivid Rewards Credit Cards

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 ranging from 6.50% to 21.00%. 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 04/01/2021.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>0.00% intro APR for 6 months from date of Card Account opening. After that, your APR will be:</p> <p>Prime Rate + 9.00% to Prime Rate + 21.00% for Vivid Rewards and Agility Cash Cards</p> <p>Prime Rate + 6.50% to Prime Rate + 15.50% for Clarity Cards</p> <p>These APRs will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>For the following intro APR to apply, balance transfer request(s) must be received within 60 days of your Card Account opening date:</p> <p>0.00% intro APR: for 12 months on Vivid Rewards and Agility Cash; for 15 months on Clarity on balance(s) transferred <u>from a non-Zions Bancorporation, N.A. account</u>. After that, your balance transfer APR will be:</p> <p>Prime Rate + 6.50% to Prime Rate + 21.00%, depending on the APR applicable to your Account.</p> <p>These APRs will vary with the market based on the Prime Rate.</p> <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 Agility Cash, Clarity, or Vivid Rewards product</u>.
APR for Cash Advances	<p>Prime Rate + 18.00% to Prime Rate + 22.00%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
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	None
Transaction Fees:	
▪ Balance Transfer	3% of the amount of each transaction, but not less than \$10
▪ Cash Advance	4% of the amount of each transaction, but not less than \$10 for Vivid and Agility Cards 3% of the amount of each transaction, but not less than \$10 for Clarity Cards
▪ International Transaction	None
Penalty Fees:	
▪ Late Payment	Up to \$35 for Vivid and Agility Cards; None for Clarity Cards
▪ Returned Payment	Up to \$30 for Vivid and Agility Cards; None for Clarity Cards

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.