

OFFER VALID FROM JANUARY 1, 2013 THROUGH JUNE 30, 2013

**CONSUMER DISCLOSURE STATEMENT
TERMS OF PROMOTIONAL CREDIT PLAN**

NO INTEREST IF PAID IN FULL WITHIN 6 MONTHS

**IF THE PURCHASE BALANCE IS NOT PAID IN FULL
WITHIN 6 MONTHS, INTEREST WILL BE IMPOSED
FROM THE DATE OF PURCHASE AT A RATE OF 22.8%**

QUALIFYING PURCHASES: From January 1, 2013 through June 30, 2013, individual purchases of \$299 or more that you make with your Credit First National Association ("CFNA") credit card will qualify for repayment under this Promotional Credit Plan for Six Month Payment Purchases described below.

PAYMENTS: MINIMUM MONTHLY PAYMENTS ARE REQUIRED. The minimum monthly payment is based on your New Balance including Six Month Payment Purchases and other purchases.

APPLICATION OF PAYMENTS: CFNA will apply your payments in accordance with the terms and conditions of your Credit Card Agreement. However, when a payment is received during the two Billing Cycles immediately preceding the expiration of a Promotional Credit Plan, we will apply any amount in excess of your required minimum payment first to the expiring Promotional Credit Plan balance. If multiple Promotional Credit Plan balances become due in the same Billing Cycle, we will apply any amount in excess of your required minimum payment to the Promotional Credit Plan balances in order, from oldest to newest based on the purchase date.

CALCULATING INTEREST CHARGES: During the Delay Period, we calculate Interest Charges on your regular purchases as described in your Credit Card Agreement, and we do not include your Six Month Payment Purchases. During the Delay Period, we will calculate periodic Interest Charges on your Six Month Payment Purchases for each Billing Cycle by applying a monthly periodic rate to the separate Average Daily Balance of the Unpaid Six Month Payment Purchases of your Account.

Delay Period. The Delay Period for Six Month Payment Purchases begins on the later of (a) the date you make a Six Month Payment Purchase or (b) the first day of the Billing Cycle in which the transaction posts to your Account. The Delay Period for a Six Month Payment Purchase ends on the sixth Statement Closing Date after a Six Month Payment Purchase posts to your Account. If we do not receive a Minimum Payment within 60 days of the Payment Due Date, we can terminate the Delay Period earlier by providing notice to you. Any unpaid balance of Six Month Payment Purchases at the end of the Delay Period is added to your Revolving Balance in the Billing Cycle that begins immediately after the Delay Period ends.

SEE REVERSE SIDE FOR ADDITIONAL IMPORTANT TERMS OF PROMOTIONAL CREDIT PLAN

CFNA 01/2013

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Average Daily Balance. To get the Average Daily Balance for your Unpaid Six Month Payment Purchases, we first must determine the daily balance for your Unpaid Six Month Payment Purchases. To get the daily balance, we take the beginning balance of your Six Month Payment Purchases each day. Then we subtract any payments or credits applied to your Unpaid Six Month Payment Purchases. Then, we add up all the daily balances for Six Month Payment Purchases and divide by the number of days in the Billing Cycle. This gives us the Average Daily Balance of Unpaid Six Month Payment Purchases.

Periodic Interest Rate. We apply the Periodic Interest Rate of **1.9%** (corresponding **ANNUAL PERCENTAGE RATE 22.8%**) to the Average Daily Balance of Unpaid Six Month Payment Purchases at the end of each Billing Cycle during the Delay Period and then add the accumulated Interest Charge from each Billing Cycle together at the end of the Delay Period.

You will not owe us Interest Charges that accumulate on Six Month Payment Purchases during the Delay Period if we receive (a) the required Minimum Payment Due by its Payment Due Date for each Billing Cycle during the Delay Period and (b) the full amount of your Six Month Payment Purchases by the Six Month Payment Plan Due Date.

If we do not receive a Minimum Payment within 60 days of the Payment Due Date during the Delay Period, you will owe us Interest Charges that have accumulated on all Unpaid Six Month Payment Purchases during their respective Delay Periods. If we do not receive the full amount of a Six Month Payment transaction by its Due Date, you will owe us Interest Charges that accumulated (a) on such Six Month Payment Purchases during the Delay Period and (b) on such Six Month Payment Purchases in the prior Billing Cycle. The Interest Charges may not appear on your billing statement immediately but will be charged in a subsequent billing period.

Your Statement will show each Six Month Payment Purchase you make in any Billing Cycle. Your Statement will also show the total amount of all Six Month Payment Purchases you make in any Billing Cycle as one Six Month Payment transaction for that Billing Cycle.

Account Changes and Other Information: We may change APR, Fees, and other terms at any time and for any reason after giving you the notice required by applicable law. See your CFNA Credit Card Agreement for additional information.