

### Disclosure Statement for Elite 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 of 10.99%. 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 12/15/2018.

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Prime Rate + 10.99%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Balance Transfers</b>	<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><b>0.00%</b> intro APR for 6 months on balance(s) transferred within 60 days <u>from a non-Zions Bancorporation, N.A. account</u>. After that, your balance transfer APR will be:</p> <p style="text-align: center;"><b>Prime Rate + 10.99%</b></p> <p>These APRs will vary with the market based on the Prime Rate.</p> <ul style="list-style-type: none"> <li>• <b>7.00% Fixed</b> on balances transferred <u>from your existing Zions Bancorporation, N.A. Credit Card Account to a new Premium product</u>.</li> </ul>
<b>APR for Cash Advances</b>	<p><b>Prime Rate + 19.99%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>
<b>Penalty APR and When It Applies</b>	<b>None</b>
<b>Paying Interest</b>	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.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than <b>\$1</b>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>To learn more about factors to consider when applying for or using a credit card, visit the Consumer Financial Protection Bureau website at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>
Fees	
<b>Annual Account Fee</b>	<b>Elite: \$195</b>
<b>Transaction Fees:</b>	
<ul style="list-style-type: none"> <li>▪ Balance Transfer</li> <li>▪ Cash Advance</li> <li>▪ International Transaction</li> </ul>	<p><b>3%</b> of the amount of each transaction, but not less than <b>\$5</b>.</p> <p><b>5%</b> of the amount of each transaction, but not less than <b>\$10</b>.</p> <p><b>None</b></p>
<b>Penalty Fees:</b>	
<ul style="list-style-type: none"> <li>▪ Late Payment</li> <li>▪ Returned Payment</li> </ul>	<p>Up to <b>\$35</b></p> <p>Up to <b>\$35</b></p>

**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.