

**DISCLOSURE SUMMARY: Important Information About Your Credit Card Account
Rates and Fees Table**

CC SR TC 226

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	19.49% to 28.49% . This APR will be based on your creditworthiness and will vary with the market based on the Prime Rate.* Introductory APRs with varying durations may be available on some accounts.
APR for Balance Transfers	19.49% to 28.49% . This APR will be based on your creditworthiness and will vary with the market based on the Prime Rate.* Introductory APRs with varying durations may be available on some accounts.
APR for Cash Advances	28.49% . This APR will vary with the market based on the Prime Rate.*
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 interest on purchases if you pay your entire balance by the due date of each month. You will pay interest on cash advances, balance transfers and convenience checks from the transaction date.
Minimum Interest Charge	If you are charged interest, charge will be no less than \$1.50
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore
Fees	
Annual Fee	\$295^t
Transaction Fees - Balance Transfer - Cash Advance - Foreign Transaction	Either \$10 or 5% of the amount of each transfer, whichever is greater. Cash Loans, ATM Loans, and Convenience Check Loans: Either \$10 or up to 5% of the amount of each advance, whichever is greater. Cash Equivalent Transactions: Either \$10 or 5% of the amount of each advance, whichever is greater. NONE
Penalty Fees - Late Payment - Returned Payment - Over-the-Credit-Limit	Up to \$40 NONE NONE

^tAnnual fee per account. No additional fee for authorized user(s) \$200 fee waiver (\$95 annual fee) for customers that maintain a Citizens Quest checking account relationship. \$295 fee waiver (\$0 annual fee) that maintain Private Bank and / or Private Client checking account relationship. Cardholder must have stated Citizens account relationship at credit card account opening and at each subsequent account anniversary date in order for waiver to apply. Otherwise, the full annual fee will be charged to the account. Account relationship will be assessed periodically. For new credit card accounts, the annual fee is charged on the second statement cycle after account opening. After that, the fee is charged each year on your card's anniversary date based on the date that your card was opened. If you product change from a different Citizens credit card, your annual fee will be charged on your card's anniversary date. Your anniversary date resets to the date of your product change, and your annual fee will be billed on that new anniversary each year.

How We Will Calculate Your Balance: We will use the method called "average daily balances (including new purchases)." See Cardholder Agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

***How We Will Calculate Your Variable Rates:** Your variable rates may change when the Prime Rate changes. Your APR for Purchases and Balance Transfers may vary monthly and will be reset on the first day of each billing cycle by adding the index to a margin of **12.74 - 21.74** percentage points. The APR for Cash Advances may vary monthly and will be reset on the first date of each billing cycle by adding the index to a margin of **21.74** percentage points. The index is determined monthly and it is the Prime Rate published in the northeastern edition of **The Wall Street Journal** in its Money Rates table on the first day of the preceding month rounded up to the nearest one-quarter of a percentage point. If the first day of the preceding month is not a business day, we will use the Prime Rate published on the next business day.

The information about costs of the card described in this application is accurate as of February 2, 2026. This information may have changed after that date. To find out what may have changed, call us toll free at **866-455-9444** or write to us at Credit Card Services, P.O. Box 7092, Bridgeport, Connecticut 06601-7092.

The terms of your account are governed by the Cardholder Agreement (Agreement) that will be sent with your card. Account terms including your Annual Percentage Rates (APRs), fees and costs may be changed at any time as provided in the Agreement and as permitted by applicable law.

If applicable, introductory APRs will be applied as of your account opening date and will not be extended or modified upon any eligible reward card upgrades associated with the account.

SEE NEXT PAGE for more important information about your account.

The Citizens Summit Reserve™ World Elite Mastercard® Rewards Program You will earn 3% Rewards Points for every dollar you spend on eligible purchases made in the restaurant, grocery store (excluding Walmart® and select superstores), and entertainment (including streaming services) merchant categories with your Citizens Summit Reserve World Elite Mastercard. You will earn 1.5% Reward Points for every dollar you spend on all other eligible net purchases with no limits, as long as your account is in good standing. A Card account is in good standing if your Card is open and has charging privileges. Purchases are submitted and categorized by the merchant. Merchants are assigned a merchant code, which is determined by the merchant, or its processor based on the products and services they primarily sell. Citizens does not choose the merchant code or control how purchases are classified. A purchase will not receive the additional Reward Points if the merchant's code is not eligible. This Rewards Program is governed by the terms and conditions set forth in the Reward Guide. You will receive the Reward Guide when your account is opened. The Reward Guide will explain the program, including the following: A) Earn cash back rewards on all eligible net purchases. A net purchase is the amount of a purchase less any credits, returns and adjustments. Certain transactions do not qualify for cash back rewards. For example, balance transfers, cash advances, account fees or charges, interest charges, life insurance charges, money orders, wire transfers, lottery tickets, gambling charges, or unauthorized charges to your account do not earn cash back rewards. Please refer to your Reward Guide for complete program terms and conditions. B) Cash Back Rewards will not expire as long as your credit card account is in good standing, and you make an eligible purchase once every twelve (12) months. C) Program subject to change. D) You are solely responsible for any taxes that may be owed as a result of cash back rewards earned and/or redeemed under this card. Please consult your tax advisor. E) Other terms may apply and will be included in the Agreement.

Important Information About Procedures for Opening a New Account: 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.

By providing your telephone number, at the time you apply or anytime thereafter, you authorize us, our affiliates, agents and independent contractors, to contact you regarding your account(s) you currently have or may have with us in the future and/or products or services we are providing or may provide to you in the future at such number using any means of communication, including, but not limited to calls placed to your cell, mobile or other phone using an automated dialing service, prerecorded messages or text messages. Standard text messaging and/or calling charges may apply.

Military Lending Act Information: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To hear the Military Lending Act Information, call 866-999-6336.

STATE LAW DISCLOSURES

Notice to New York Residents: Consumer reports may be requested in connection with the processing of your application and any resulting account. Upon your request, we will inform you of the name and addresses of any consumer reporting agencies that have provided us with such reports. New York residents may contact the New York State Department of Financial Services by telephone at 1-877-226-5697 or visit its website at <http://www.dfs.ny.gov> for free information on comparative credit cards, rates, fees, and grace periods.

Notice to Ohio Residents: The Ohio laws against discrimination require 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 Residents: No agreement, court order, or individual statement applying to marital property will adversely affect our rights with respect to your credit card account, unless you provide us now with a copy of, or complete information about, the agreement, order, or statement unless we have actual notice of it.

AGREEMENT: You understand that your account will be governed by the Agreement that will be sent with your credit card. You authorize the issuer of your credit card, identified below, to obtain copies of your consumer report to service your account, manage your account relationship, or for any other legitimate business purpose.

This credit card is issued by Citizens Bank, N.A.