

**ARMED FORCES BANK N.A. SECURED CREDIT CARD  
ACCOUNT-OPENING DISCLOSURE STATEMENT**

Interest Rates and Interest Charges	
<b>ANNUAL PERCENTAGE RATE (APR) for all Purchase Transactions</b>	<b>25.99%</b>
<b>APR for Balance Transfers</b>	25.99%
<b>APR for Cash Advances</b>	25.99%
<b>Paying Interest</b>	Each due date will be at least 25 days after the close of each billing cycle. We will not impose interest charges on purchases or balance transfers if you pay your entire balance in full by the due date each month. We will begin charging interest on cash advances on the transaction date.
<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 website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a></b>

Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction fees</b>	
• Cash Advance Fee	<b>\$5.00 or 2%</b> of amount advanced, whichever is greater
• Currency Conversion Transaction Fee	<b>1.0%</b> of each transaction in U.S. dollars if currency conversion occurs.
• International Transaction Fee	<b>0.8%</b> of each transaction in U.S. dollars if no currency conversion occurs.
• Balance Transfer Fee	<b>None</b>
<b>Penalty Fees</b>	
• Late Payment Fee	<b>Up to \$25.00</b>
• Over the Limit Fee	<b>None</b>
• Returned Payment Fee	<b>Up to \$25.00</b>
<b>Other fees</b>	
• Copying Fee	<b>\$4.00</b> per-page fee for copies of transaction documents or statements unless we are required to provide them when resolving a billing dispute.
• Card Replacement Fee	<b>\$5.00</b> per card replaced prior to the normal reissue date.

**How We Will Calculate Your Balance:** We use the method called “average daily balance (including new purchases and balance transfers).” See your 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. The disclosures above are accurate as of the printing date of April 15, 2022 and are subject to change thereafter.

Please contact us for any information on any changes, call 888-929-2265 or by writing us at the following address:  
 Armed Forces Bank, N.A.  
 Attn: Credit Card Department  
 PO Box 26458  
 Kansas City MO, 64196