

**IMPORTANT INFORMATION REGARDING OUR CREDIT CARDS**

<b>Interest Rates and Interest Charges</b>	
<b>ANNUAL PERCENTAGE RATE (APR) for:</b> <ul style="list-style-type: none"> <li>• All Purchases</li> <li>• Balance Transfers</li> <li>• Cash Advances</li> </ul>	<b>25.99%</b> APR
<b>Paying Interest</b>	Your due date is 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>
<b>Fees</b>	
<b>Annual Fee</b>	<b>NONE</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer Fee</li> <li>• Cash Advance Fee</li> <li>• Currency Conversion Transaction Fee</li> <li>• International Transaction Fee</li> </ul>	<b>NONE</b> <b>\$5.00 or 2%</b> of the amount advanced, whichever is greater <b>1.0%</b> of each transaction in US dollars, if currency conversion occurs. <b>0.8%</b> of each transaction in US dollars, if no currency conversion occurs.
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment Fee</li> <li>• Returned Payment Fee</li> <li>• Over the Limit Fee</li> </ul>	Up to <b>\$25.00</b> Up to <b>\$25.00</b> <b>NONE</b>
<b>Other Fees</b> <ul style="list-style-type: none"> <li>• Card Replacement Fee</li> <li>• Copying Fee</li> <li>• Special Processing Fee</li> </ul>	<b>\$5.00</b> per card replaced prior to the normal reissue date. <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. <b>\$35.00</b> per card for expedited processing and delivery, if available and offered.

**HOW WE WILL CALCULATE YOUR BALANCE:** We use a method called, “average daily balance (including new purchases and balance transfers).” See the Card Agreement for more details.

The disclosures above are accurate as of the printing date of March 10, 2021 and are subject to change thereafter. Please contact us for information on any changes, call 888-929-2265 or by writing to us at the following address:

Armed Forces Bank, N.A.  
 Attn: Credit Card Department  
 PO Box 26458  
 Kansas City, MO 64196

