

Interest Rates and Interest Charges	
ANNUAL PERCENTAGE RATE (APR) for: <ul style="list-style-type: none"> All Purchases Balance Transfers Cash Advances 	22.74% APR will vary with the market based on the Prime Rate. ¹
Penalty APR	24.99% This APR may be applied to your account if you Fail to make OR satisfy the required minimum monthly payment within 60 days of the respective due date. How Long Will the Penalty APR Apply? : If your APR is increased for either reason, the Penalty APR will apply until you make six consecutive minimum payments when due. If you do not make these six consecutive minimum payments, we may keep the Penalty APR on your account indefinitely.
Paying Interest	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.
For Credit Card Tips from the Consumer Financial Protection Bureau	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 http://www.consumerfinance.gov/learnmore
Fees	
Annual Fee	\$35.00 NOTICE: Your account will be assessed the \$35.00 fee at the time that your account is established with us. This fee will reduce the amount of credit that you initially have available. Additionally, your account will be charged every year on the anniversary date of your account.
Transaction Fees <ul style="list-style-type: none"> Balance Transfer Fee Cash Advance Fee Currency Conversion Transaction Fee International Transaction Fee 	NONE \$5.00 or 2% of the amount advanced, whichever is greater 1.0% of each transaction in US dollars, if currency conversion occurs. 0.8% of each transaction in US dollars, if no currency conversion occurs.
Penalty Fees <ul style="list-style-type: none"> Late Payment Fee Returned Payment Fee Over the Limit Fee 	Up to \$25.00 Up to \$25.00 NONE
Other Fees <ul style="list-style-type: none"> Card Replacement Fee Copying Fee Special Processing Fee 	\$5.00 per card replaced prior to the normal reissue date. \$4.00 per-page fee for copies of transaction documents or statements unless we are required to provide them when resolving a billing dispute. \$35.00 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 September 25, 2019 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

¹ **Variable Rate Information:** Prime Rate refers to the highest Prime Rate identified in the “Money Rates” column of the Wall Street Journal (WSJ) on the rate change date. The index and your corresponding rate APR may adjust monthly on the rate change date. The new rate will take effect on the first day of your next billing cycle. The value of the index on September 25, 2019 was 5.00%. The APR will be determined by adding the margin of 17.74% to the value of the index. Your APR may change monthly.