IMPORTANT INFORMATION REGARDING OUR CREDIT CARDS

ACADEMYBANK

Interest Rates and Interest Charges	
ANNUAL PERCENTAGE RATE (APR) for all Purchase Transactions • **All Purchases** • **Balance Transfers** • **Cash Advances**	**12.00% or 23.00%** based on your creditworthiness and other factors. After that, the 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	Each due date will be at least 25 days after the close of each billing cycle. We will not impose interest charges on new 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	**None**
Transaction fees • Cash Advance Fee • Currency Conversion Transaction Fee • International Transaction Fee • Balance Transfer Fee	 **2%** of amount advanced, up to $100.00 **None** **None** **None**
Penalty Fees • Late Payment Fee • Over the Limit Fee • Returned Payment Fee	 **Up to $15.00** **None** **Up to $25.00**
Other fees • Copying Fee • Card Replacement Fee	 **$4.00** per-page fee for copies of transaction documents or statements unless we are required to provide them when resolving a billing dispute. **$5.00** per card replaced prior to the normal reissue date.

How We Will Calculate Your Balance: We use the method called "average daily balance (excluding new purchases and balance transfers and including new cash advances)." 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 November 2, 2026 and are subject to change thereafter.

Please contact us for any information on any changes, call 877-712-2265 or by writing us at the following address:

Academy Bank, N.A.
Attn: Credit Card Department
PO Box 410489
Kansas City MO, 64141

[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 25th day of each month, or the day immediately preceding those dates on which the WSJ is published if the WSJ does not publish a Prime Rate on the 25th day of a month. The new rate will take effect on the first day of your next billing cycle. The index and your corresponding rate APR may adjust monthly on the rate change date. The value of the index on September 17, 2026, was 7.00%. The APR will be determined by adding the margin of 5.00% or 16.00% to the value of the index. Your APR may change monthly.