ACADEMYBANK

Important Information About our ACADEMY BANK, N.A. BUSINESS CREDIT CARD

INTEREST RATES AND INTEREST CHARGES	
ANNUAL PERCENTAGE RATE[1] (APR) for all Purchases	**12.90%, 17.90%, or 23.99%** when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.[1]
APR for Balance Transfers[1]	**12.90%, 17.90%, or 23.99%** This APR will vary with the market based on the Prime Rate. [1]
APR for Cash Advance[1]	**25.85%** This APR will vary with the market based on the Prime Rate. [1]
Penalty APR	**NONE**
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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than $2.00.
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 • Balance Transfer Fee • Cash Advance Fee • Currency Conversion Fee • International Transaction Fee	 **$5.00** or **3%** of the amount of each balance transfer, whichever is greater **$20.00** or **4%** of the amount of each cash advance, whichever is greater **1.0%** of each transaction in U.S. dollars **0.8%** of each transaction in U.S. dollars if no currency conversion occurs.
Penalty Fees • Late Payment Fee • Returned Payment Fee • Over the Credit Limit Fee	 **Up to $29.00** **Up to $20.00** **None**
Other Fees • Card Replacement Fee • Copying Fee • Pin Replacement Fee • Research 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 **$2.00** per request **$25.00** per hour

How We Will Calculate Your Balance: We use a method called, "average daily balance" (excluding new purchases and balance transfers and including new cash advances).

For more information, please contact us by phone at (877)712-2265 Academy Bank, N.A. or by mail at PO Box 410489, Kansas City MO 64141.

[1] **Variable Rate Information:** Each variable APR on the Account is calculated by adding together an index and a margin. The applicable margins are shown below. The index is the highest U.S. Prime Rate as published in the "Money Rates" section 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 index for the WSJ on September 17, 2026, was 7.00%

- Standard APR for Purchases and Balance Transfers:
  - WSJ + a margin of 5.90%
  - WSJ + a margin of 10.90%
  - WSJ + a margin of 16.99%
- Standard APR for Cash Advance transactions:
  - WSJ + a margin of 18.85%

An increase or decrease in the index will cause a corresponding increase or decrease in the variable APRs on the first day of the next billing cycle. An increase in the index means that the Business will pay higher interest charges and have a higher Total Minimum Payment Due. If The Wall Street Journal does not publish the U.S. Prime Rate, or if it changes the definition of the U.S. Prime Rate, the Bank may, at its sole discretion, substitute another index.