

Interest Rates and Interest Charges	
ANNUAL PERCENTAGE RATE (APR) for: <ul style="list-style-type: none"> All Purchases Balance Transfers Cash Advances 	9.99% to 15.60% based on your creditworthiness and other factors.
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	None
Transaction Fees <ul style="list-style-type: none"> Balance Transfer Fee Cash Advance Fee Currency Conversion Transaction Fee International Transaction Fee 	None 2% of amount advanced, up to \$100.00 None None
Penalty Fees <ul style="list-style-type: none"> Late Payment Fee Returned Payment Fee Over the Limit Fee 	Up to \$15.00 Up to \$25.00 NONE
Other Fees <ul style="list-style-type: none"> Card Replacement Fee Copying Fee Pin Replacement 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. \$2.00 \$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 March 16, 2019 and are subject to change thereafter. If you are approved, your APR will be determined by your credit score. Credit scores are provided to us through a credit-reporting agency.

Please contact us for information on any changes, call 877.712.2265 or by writing to us at the following address:
 Academy Bank, N.A.
 Attn: Credit Card Department
 PO Box 26458
 Kansas City, MO 64196