

**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>23.24%</b> APR will vary with the market based on the Prime Rate. <sup>1</sup>
<b>Penalty APR</b>	<b>NONE</b>
<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 and balance transfers if you pay your entire balance 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>\$25.00</b> NOTICE: Your account will be assessed the \$25.00 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.
<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>NONE</b> <b>NONE</b> <b>NONE</b>
<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>\$15.00</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 January 04, 2019 and are subject to change thereafter.

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

<sup>1</sup> **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 December 31, 2018 was 5.50%. The APR will be determined by adding the margin of 17.74% to the value of the index. Your APR may change monthly.