# CREDIT RATE DISCLOSURE

## INTEREST RATES AND INTEREST CHARGES

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|---|---|
| Annual Percentage Rate for Purchase, Cash Advances and Balance Transfers | **13.99%** Fixed No Rewards Card<br>**13.99%** Fixed Bonus Points Account<br>**12.49%** Variable* Bonus Points Account<br>*This APR will vary with the Market based on Prime Rate (Prime + 4.99%) |
| How to Avoid Paying Interest on Purchases | Your payment due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. |
| 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

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|---|---|
| **Annual Fee** | **$40 per card Cash Back Accounts** |

**TRANSACTION FEES**

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|---|---|
| • Balance Transfer | Either **$15** or **3%** of the transfer, whichever is greater (maximum fee:**$50**) |
| • Cash Advance | Either **$15** or **3%** of the transfer, whichever is greater (maximum fee:**$50**) |
| • Foreign Transaction | **1%** of each transaction in U.S. dollars |

**PENALTY FEES**

| | |
|---|---|
| • Late Payment | **Amount of minimum payment up to $25.00** |
| • Over-the-Credit Limit | **None** |
| • Returned Payment | **Amount of the minimum payment up to $20.00** |

**OTHER FEES**

| | |
|---|---|
| • Non-Automated Pay by Phone | **$10.00** |

**How We Calculate Your Balance.** We use a method called "average daily balance (including new purchases.)"

**Billing Rights:** Information on your right to dispute transactions and how to exercise those rights is provided in your agreement.

The information about the costs of the card described in this application is accurate as of January 2023, when it was printed. This information may have changed after that date.

To find out what may have changed, write to us at:
American Bank & Trust Company N.A.

Attn: Visa Credit Card Department

4301 E. 53rd Street
Davenport, IA 52807
Or
email us at: cardmemberservices@goambank.com