



## CREDIT RATE DISCLOSURE

### INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate for Purchase, Cash Advances and Balance Transfers

**13.99%** Fixed Personal Rewards

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

**Annual Fee**

**None**

#### TRANSACTION FEES

- Balance Transfer
- Cash Advance
- Foreign Transaction

Either **\$15** or **3%** of the transfer, whichever is greater (maximum fee: **\$50**)  
Either **\$15** or **3%** of the transfer, whichever is greater (maximum fee: **\$50**)  
**1%** of each transaction in U.S. dollars

#### PENALTY FEES

- Late Payment
- Over-the-Credit Limit
- Returned Payment

**Amount of minimum payment up to \$25.00**

**None**

**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 53<sup>rd</sup> Street

Davenport, IA 52807

Or

email us at: [cardmemberservices@goambank.com](mailto:cardmemberservices@goambank.com)

