

**YOUR BILLING RIGHTS
KEEP THIS NOTICE FOR USE**

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL

If you need more information about a transaction on your bill, or think your bill is wrong, write us at Customer Service P.O. Box 30495, Tampa, FL 33630 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the item(s) in question or error appeared. You can telephone us, but doing so will not preserve your rights. **DO NOT INCLUDE YOUR LETTER WITH YOUR PAYMENT.**

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the item in question or suspected error and explain if you can, why you believe there may be an error. If you simply need more information, describe the item you are not sure about.

YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including Finance Charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any Finance Charges related to any questioned amount. If we did not make a mistake, you may have to pay Finance Charges, and you may have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report to that the matter has been settled between us when or if we reach a final settlement.

SPECIAL RULE FOR CREDIT CARD PURCHASES

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on the right:

- (i) You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and
- (ii) The purchase price must have been more than \$50.00

**HOW FINANCE CHARGES ARE CALCULATED
MONTHLY STATEMENT**

A billing statement is mailed each month when there is a balance due or credit balance of at least \$1.00.

FINANCE CHARGE INFORMATION

1. On purchases of Merchandise and Services, if there is no previous balance no Finance Charge will be assessed on currently billed purchases if you pay for them within 25 days after the Statement Date shown on the statement. If there is a previous balance however, the Finance Charge is calculated by applying the periodic rate shown on the front of the statement to the Average Daily Balance of the account including currently billed purchases from the date they are processed to your account.
2. On Cash Advances a Finance Charge is assessed on all cash advances from the date they are processed to your account until the date we receive your payment in full on the account, by applying the periodic rate shown on the front of the statement to the Average Daily Balance of such advances regardless of any previous account balance. Refer to Section (6) under "Customer Payment Schedule."

AVERAGE DAILY BALANCE CALCULATION

The Average Daily Balance used to determine the Finance Charge is calculated as follows:

1. Begin with the "Previous Balance" shown on the statement and subtract the Finance Charge billed on the previous statement, and any other prior unpaid Finance Charge, to obtain the principal balance.
2. Determine a daily balance for each of the days during the billing period. (The billing period begins the day after the previous statement date and continues through the current statement date.) To arrive at each daily balance: add that day's purchases and cash advances to the previous day's daily balance and/or Subtract that day's payment(s) and credit(s) from the previous day's daily balance except, on the first day when the principal balance is used.
NOTE: Before the billing period's first payment/credit is applied to a daily balance, any prior unpaid Finance Charge must be subtracted from the payment/credit. The remainder of the payment/credit is then subtracted from that day's balance.
3. Add each daily balance from (2) and divide the total of this balance by the number of days in the billing period, to determine the Average Daily Balance on the account. (Billing periods will vary depending upon the number of days in the calendar month.)
4. Multiply the Average Daily Balance from (3) by the periodic rate shown on the front of the statement to determine the amount of Finance Charge assessed during the billing period.

CARDHOLDER AGREEMENT

Use of an Armed Forces Bank credit card (hereinafter "the card") by, or with the consent of the Cardholder constitutes agreement as follows: Cardholder agrees (1) to assume responsibility to Armed Forces Bank or its assignee for credit extended on the basis of the card; (2) to pay at P.O. Box 77042, Madison, WI 53707-1042, or at such other place as Bank designates, obligations evidencing such credit and Finance Charges where applicable, in accordance with billings and the current Customer Payment Schedule as changed from time to time, including reasonable attorney's fees not to exceed 15% of the unpaid debt and cost of suit in the event of default; (3) to notify the Bank promptly in writing of loss of the card; (4) that the card may be cancelled by Bank at any time; (5) to surrender the card upon demand; (6) except as otherwise provided by law, any claim of Bank against Cardholder shall at Bank's option become immediately due and payable if Cardholder fails to perform any terms hereof or to make any payments as otherwise agreed or, if, in the judgment of Bank the credit standing of Cardholder becomes impaired; (7) the terms and provisions of this agreement, as well as the rights and obligations to the extent that federal law applies; (8) ANY TERM OR PROVISION HEREOF MAY BE CHANGED, WHETHER OR NOT THE CHANGE IS AUTHORIZED BY AGREEMENT, IN ACCORDANCE WITH THE KANSAS UNIFORM CONSUMER CREDIT CODE AND OTHER APPLICABLE LAW.

CUSTOMER PAYMENT SCHEDULE

For your benefit, the following is an explanation of the rates and charges applicable to your credit card.

1. Purchases of Merchandise and Services

For all cardholders the FINANCE CHARGE is computed by applying the periodic rate of 1.50% per month (ANNUAL PERCENTAGE RATE OF 17.99%) TO THE Average Daily Balance of the account. However, no Finance Charge will be assessed on purchases if the Total New Balance shown on the statement is paid in full within 25 days from the statement date.

2. Cash Advance

For all cardholders the FINANCE CHARGE is computed by applying the periodic rate of 1.50% per month (ANNUAL PERCENTAGE RATE OF 17.99%) to the Average Daily Balance of such Advances from the date processed to the date we receive your payment in full.

3. The Average Daily Balance subject to Finance Charge is determined, subject to paragraphs (1) and (2) above, by dividing the number of days in the billing period into the sum of the daily balances at the end of each day in the period, excluding the Finance Charge.

4. You may close your account by notifying us in writing and returning the card cut in half to Credit Card Dept., P.O. Box 3400, Ft. Leavenworth, KS 66027-3400.

5. The Payment Due Date is 25 days after the statement date.

6. A minimum payment of 2.5% of the Cardholder's Total New Balance or \$10.00, whichever is greater, must be paid by the Payment Due Date. A balance under \$10.00 must be paid in full. Amounts over the designated credit limit are due immediately. Payment will be applied in the following order: 1) Finance Charges; 2) Previous Cash Advances; 3) Previous Purchases; 4) Current Cash Advances; 5) Current Purchases.

7. We shall not be responsible for any refusal by anyone to honor Cardholder's card.

8. A 1% International Transaction Fee will be assessed on all transactions where the merchant country differs from the country of the card issuer. The converted transaction amount will be shown separately from the International Transaction Fee on your billing statement. A 0.8% fee will be assessed on foreign transactions where a currency conversion is not performed.

9. All persons who use the card are individually and together responsible for paying the full amount of any outstanding balance. If two or more persons are responsible to pay any outstanding balance, we may refuse to release any of them from liability until all of the unexpired cards outstanding under the account have been returned to us, and the outstanding balance on the account is paid in full.

10. From time to time, we may require you to provide us with updated credit information.

11. Request for Credit Authorization over your credit limit:

We may:

- honor the request without permanently raising your credit limit;
- honor the request and treat the amount over the credit limit as immediately due;
- or
- refuse to honor the request.

If we have previously honored requests for credit over your credit limit, it does not mean that we will honor future overlimit requests.

LOST OR STOLEN CARDS

If your card is lost or stolen, you must notify us promptly. Call 1-800-325-3678 at any time.

Under Kansas Law you may be liable if your card is lost or stolen and subsequently used by an unauthorized person at a communications facility for no more than the lesser of \$50 or the amount of money, goods, or services obtained by the unauthorized use prior to notice to us of the loss or theft, provided that you shall have no liability if such use occurs through no fault of yours. A use is unauthorized where you have not given actual implied or apparent authority for such use and have received no benefit from such use.

For fees that may pertain to use of your card see table below:

FEE SCHEDULE:

Annual Fee	- \$25.00
Late Payment	-if not paid within 10 days of due date, a \$20 fee will be assessed
Replacement Card	-\$5.00 per card will be charged to reissue cards prior to normal re-issue date.
Return Check	-\$20 fee will be assessed.
Cash Advance Fee	-\$2.00 fee will be assessed when cash advance is obtained.
Misc. Fees	-\$4.00 fee will be assessed for copies of any requested transaction documentation, statements, Invoices, receipts, etc. (except in the case of asserted billing error)
Special Application	-\$35 fee will be assessed to express delivery of your card per your request.
PIN Replacement	-\$2.00