

Armstrong Bank Credit Card Disclosures

CONSUMER

EFFECTIVE 12-01-19

Interest Rates and Interest Charges

ANNUAL PERCENTAGE RATE (APR) for Purchases	12.49%, 16.45% or 20.49% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0.00% Introductory APR for 12 billing cycles from the date of the balance transfer. After that, your APR will be 12.49%, 16.45% or 20.49% . This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	23.99% This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	NONE
Paying Interest	Your due date is at least 26 days after the close of each billing cycle. We will not charge you any interest on purchases or 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 posting date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00 .
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://consumerfinance.gov/learnmore
Fees	
Annual Fee	NONE
Transaction Fees: Balance Transfer: Cash Advance: Foreign Transaction:	Either \$5.00 or 3% of the amount of each transfer, whichever is greater. Either \$10.00 or 5% of the amount of each cash advance, whichever is greater. 3.0% of the U.S. dollar amount of each transaction made in foreign currency or made in U.S. dollars that is processed outside of the United States. This fee will be in addition to any applicable fee.
Penalty Fees: Late Payment: Returned Payment:	\$25.00* \$27.00

How We Will Calculate Your Balance: We use a method called “average daily balance.” See your account agreement for further information regarding how we calculate your balance.

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

*If your Total Minimum Payment Due is not received by your Payment Due Date, a Late Payment Fee will be assessed. However, the Late Payment Fee will not exceed the total minimum payment that was due.

How We Will Calculate Your Variable APRs: Except for any introductory Annual Percentage Rate, (“APR”), the APR for purchases, cash advances, and balance transfers is subject to change based on the U.S. Prime Rate (“Prime Rate”) as published in the Money Rates table of the Wall Street Journal that is in effect on the last day of the month. If the Prime Rate changes, we will change any variable rates on the first business day of the month, but at least twenty-eight (28) days after the published change of rate.