AMERICAN STATE BANK
BLACK

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**18.00%** Fixed
APR for Balance Transfers	**18.00%** Fixed
APR for Cash Advances	**18.00%** Fixed
Penalty APR and When it Applies	None
How to Avoid Paying Interest	Your due date is at least **25** days after the close of each billing cycle. We will not charge you interest on retail purchases if you pay your entire balance by the due date. We will begin charging interest on cash advances on the transaction date of each month.
Minimum Interest Charge	None
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 web site of the Consumer Financial Protection Bureau at **http:/www.consumerfinance.gov/learnmore**
Fees	
Annual Fee	None
Transaction Fees	
Balance Transfer	None
Cash Advances	None
Foreign Transaction	None
Penalty Fees	
Late Payment	**$40.00** - If the minimum required payment is not received within **10** days after the closing date subsequent to the payment due date, a late payment fee of **$40.00** will be imposed.
Over-the-Credit-Limit	None
Returned Payment	**$40.00**
Other Fees	None

How We Will Calculate Your Balance: We use a method called "average daily balance" (excluding new purchases and balance transfers but including cash advances). *An explanation of this method is provided in your account agreement.

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

Military Lending Act: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit, in general, the cost of consumer credit to a member of the Armed Force and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).