

Amarillo National Bank
PO Box 790, Amarillo, TX 79105
CREDIT CARD APPLICATION DISCLOSURE STATEMENT
ADVANTAGE CARD

Notice: Read and retain this copy of our Credit Card Application Disclosure Statement for future reference.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0.00% introductory APR for the first 12 months. After that, your APR will be 17.99% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0.00% introductory APR for the first 12 months. After that, your APR will be 17.99% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	18.00%
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and transfers on the transaction date.
For Credit Card Tips from 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 <ul style="list-style-type: none">Cash Advance	Either \$2 or 2% of the amount of each cash advance, whichever is greater.
Penalty Fees <ul style="list-style-type: none">Late PaymentReturned Payment	Up to \$15. \$25.

How We Will Calculate Your Balance: We use a method called "average daily balance (including new transactions)." See your Credit Card Agreement for more details.

Loss of Introductory APR: We may end your introductory APR and apply the standard APRs if you make a late payment.

Variable Rate Information: The index used to determine your variable APR is the Prime Rate shown in The Wall Street Journal on the 10th day of each calendar month (the "determination date"). If the determination date falls on a day The Wall Street Journal does not publish, the Prime Rate will be identified using the Prime Rate published on the last publishing day preceding the 10th day of the month. The Prime Rate will be effective for the entire billing cycle that ends in the second calendar month after the determination date. For example, if the determination date is January 10, the rate published on that date will be effective for the billing cycle that ends in March. The APR may increase or decrease each month if the Prime Rate changes. If the APR increases, you will pay a higher interest charge and may pay a higher Minimum Payment. If the Prime Rate is no longer published or is no longer available, we may select a similar index. The Prime Rate used to calculate these variable APR disclosures was 7.25% and valid as of 12/02/2025.

No APR will exceed 18.00%. Your actual APRs will be provided to you in writing if your application is approved.

Military Lending Disclosures: Federal law provides important protections to active duty 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 Forces 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 card account). To hear this same disclosure and for a general description of your payment obligations for this Card Account, call the following toll-free number: 1-800-262-3733.

The information about the costs of the Card described in this application is accurate as of December 2025. This information may have changed after that date. To find out what may have changed, call Amarillo National Bank at 1-800-262-3733 or 806-392-9048 or write to Amarillo National Bank, Attn: Credit Card Department, P.O. Box 1, Amarillo, TX, 79105.