AMERICAN NATIONAL BANK

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens and account. What this means for you: When you open an account, we will ask you for your name, address, date of birth and other information that will allow us to identify you. We may ask to see your driver's license or other identifying documents.

IMPORTANT RATE, FEE AND OTHER COST INFORMATION

INTEREST RATES AND INTEREST CHARGES	
	Mastercard World Rewards
Annual Percentage Rate (APR) for Purchases	**0%** Introductory APR for the first 6 billing cycles that your account is open. After that, your APR will be **16.74% - 18.74%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**0%**Introductory APR for the first 6 billing cycles that your account is open. After that, your APR will be **16.74% - 18.74%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**26.49%** This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 21 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 balance transfers on the transaction date.
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 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 Fee	 Either **$5 or 5%** of the amount of each transfer, whichever is greater. Either **$5 or 5%** of the amount of each advance, whichever is greater. **1%** of each transaction in U.S. Dollars.
Penalty Fees Late Payment Returned Payment	 Up to **$35** Up to **$35**

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." The information about the costs of the card described in this application is accurate as of September 17th, 2026. This information may have changed after that date. To find out what may have changed, call us at 1-800-279-0007 or write to us at American National Bank, Customer Service, P.O. Box 2139, Omaha, NE 68103. You may not qualify for the lowest APR referenced above. Your APR will be established based on our review of your credit report, this application and other information.

Paying Interest: You can avoid paying interest on purchases as described above, but there is no grace period for cash advances or balance transfers.

Terms are Subject to Change: Except as otherwise required by law, account terms are not guaranteed to stay in effect for any particular period of time. Interest rates, fees and other account terms are subject to change by us at any time and for any reason.

How We Apply Your Payments: Subject to applicable law, we may apply payments to balances with lower APRs, including introductory APRs, before balances with higher APRs.

Reports to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Notice to New York Residents: New York residents may contact the New York state department of financial services by telephone (1-800-342-3736) or visit its website (www.dfs.ny.gov) for free information on comparative credit card rates, fees and grace periods.

Notice to Wisconsin Residents: No provision of a marital property agreement, a unilateral statement under section 766.59 of the Wisconsin statutes, or a court decree under section 766.70, adversely affects the interest of the creditor unless the creditor, prior to the time credit is granted, is furnished a copy of the agreement, statement or decree, or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. If you are a married Wisconsin resident, you agree that your obligations to us will be considered incurred in the interest of your marriage or family.

Notice to California Residents: An applicant, if married, may apply for a separate account.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit-worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

The creditor and issuer of these cards is American National Bank located in Omaha, Nebraska. Your account will be governed by federal law and, to the extent applicable, the laws of the State of Nebraska. MasterCard trademarks are used by us under a license.

Rewards Program Rules: Complete terms and conditions for the Rewards Program, if any, applicable to your account will be provided after account opening. Rewards are administered by a third party.