

**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 an 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 you to see your driver's license or other identifying documents.

## SUMMARY OF ACCOUNT TERMS

Interest Rates and Interest Charges	Business Enhanced or Business Enhanced Rewards	Business or Business Plus Rewards	Preferred Access Card
Annual Percentage Rate (APR) for Purchases	<b>0.00%</b> introductory APR for Business Enhanced or Business Enhanced Rewards for the first 6 billing cycles that your account is open. After that your APR will be <b>12.24 - 24.24%</b> based on your creditworthiness and the product you select. This APR will vary with the market based on the Prime Rate.	<b>1.99%</b> introductory APR for Business or Business Plus Rewards for the first 6 billing cycles that your account is open. After that your APR will be <b>12.24 - 24.24%</b> based on your creditworthiness and the product you select. This APR will vary with the market based on the Prime Rate.	<b>9.24 - 17.24%</b> based on your creditworthiness and the product you select. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	<b>0.00%</b> introductory APR for Business Enhanced or Business Enhanced Rewards for the first 6 billing cycles that your account is open. After that your APR will be <b>12.24% - 24.24%</b> based on your creditworthiness and the product you select. This APR will vary with the market based on the Prime Rate.	<b>1.99%</b> introductory APR for Business or Business Plus Rewards for the first 6 billing cycles that your account is open. After that your APR will be <b>12.24% - 24.24%</b> based on your creditworthiness and the product you select. This APR will vary with the market based on the Prime Rate.	<b>9.24% - 17.24%</b> based on your creditworthiness and the product you select. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	<b>22.00%</b>	<b>22.00%</b>	<b>9.24% - 17.24%</b> based on your creditworthiness and the product you select. This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	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.	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.	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.
Minimum Interest Charge	None	None	None
<b>FEES</b>			
Annual Fees	<b>None</b>	<b>None</b>	<b>None</b>
<b>Transaction Fees</b> Balance Transfer Cash Advance Foreign Transaction Fee	<b>None</b> <b>None</b> <b>1%</b> of each foreign transaction in U.S. Dollars.	<b>None</b> <b>None</b> <b>1%</b> of each foreign transaction in U.S. Dollars.	<b>None</b> <b>None</b> <b>1%</b> of each foreign transaction in U.S. Dollars.
<b>Penalty Fees</b> Late Payment Returned Payment	<b>\$35</b> <b>\$35</b>	<b>\$35</b> <b>\$35</b>	<b>\$35</b> <b>\$35</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance."

The information about the costs of the card described in this application is accurate as of January 1, 2019. This information may have changed after that date. To find out what may have changed, call us at 800-279-0007 or write 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.

**Preferred Access Card is a secured business credit card; collateral and a separate signed security agreement will be required.**

**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.

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.

**This page is for you to maintain for your records.**