

**IMPORTANT CREDIT CARD DISCLOSURES**

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of \_\_\_\_\_. You can contact us toll free at (833) 759-1941 or Four Cessna Boulevard, Wichita, Kansas 67215 to inquire if any changes occurred since the effective date.

<b>INTEREST RATES and INTEREST CHARGES:</b>		
	<b>Skyward Mastercard</b>	<b>Skyward Rewards Mastercard</b>
<b>Annual Percentage Rate (APR) for Purchases, Cash Advances, &amp; Balance Transfers</b>	<p><b>1.90%</b> Introductory APR for 12 months from date of account opening.</p> <p>After that, your Standard APR will be</p> <p align="center"><b>9.75%, 12.75%, or 15.75%</b></p> <p>depending on your credit history. This APR will vary with the market based on the Prime Rate.</p>	<p><b>1.90%</b> Introductory APR for 12 months from date of account opening.</p> <p>After that, your Standard APR will be</p> <p align="center"><b>11.75%, 14.75%, or 17.75%</b></p> <p>depending on your credit history. This APR will vary with the market based on the Prime Rate.</p>
<b>Paying Interest</b>	Your due date is at least 25 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.	
<b>Minimum Interest Charge</b>	None	
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>	

<b>FEES:</b>	
<b>Fees to Open or Maintain your Account</b>	
<ul style="list-style-type: none"> <li>• Annual Fee:</li> <li>• Application Fee:</li> </ul>	<p>None</p> <p>None</p>
<b>Transaction Fees</b>	
<ul style="list-style-type: none"> <li>• Balance Transfer:</li> <li>• Cash Advance:</li> <li>• Foreign Transaction:</li> </ul>	<p>None</p> <p>None</p> <p><b>1%</b> of each transaction in U.S. dollars if the transaction involves a currency conversion</p> <p><b>1%</b> of each transaction in U.S. dollars if the transaction does not involve a currency conversion</p>
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>• Late Payment:</li> <li>• Over-the-Credit Limit:</li> <li>• Returned Payment:</li> </ul>	<p>Up to <b>\$25.00</b> if your payment is late 5 days or more</p> <p>None</p> <p>Up to <b>\$10.00</b> if your payment is returned for any reason</p>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."

**Loss of Introductory Rate:** We may end your Introductory Rate and apply the Standard APR disclosed above if you make a late payment.

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