INTEREST RATE AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	**22.49%** This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**22.49%** This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**28.74%** This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you 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 **www.consumerfinance.gov/learnmore/**
FEES	
Annual Fees	**$25**
Transaction Fees • **Balance Transfer** • **Cash Advance** • **International Transaction**	 Either **$0** or **0%** of the amount of each transfer, whichever is greater. Either **$0** or **0%** of the amount of each transfer, whichever is greater. **0%** of each transaction in U.S. dollars.
Penalty Fees • **Late Payment** • **Over-the-Credit-Line** • **Returned Payment**	 **$5** **NONE** **NONE**

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)".
Card Regulations: See your Card Regulations for more details. The Card Regulation and the Account will be governed by Missouri and applicable federal law.
Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Card Regulations.
Loss of Introductory APR: We may end your introductory APR and apply the Annual Percentage Rate for purchases if you make a late payment.
How We Will Calculate Your Variable APRs: The APR will be determined separately for each monthly statement and any increase or decrease will take effect on the first day of the billing cycle in which the change occurs. The APR in effect for each billing cycle will be equal to the Prime Rate plus 15.49 percentage points. "Prime Rate" means the highest Prime Rate published in the "Money Rates" table in the Wall Street Journal on the 15th calendar day of each month, or if no rate is published on the 15th, then on the next succeeding calendar date on which a Prime Rate is published. An increase in Prime Rate will increase the APR and the Monthly Periodic Rate applied to your account. The annual percentage rate and monthly periodic rate will not change more often than once per month. You can call 1-800-445-9272 for the current actual rate. Any increase or decrease in the annual percentage rate and the monthly periodic rate will cause the interest charge on your account to increase or decrease accordingly, and may cause your minimum payment due to increase or decrease.
Prime Rate: Variable APRs are based on the **7.00%** Prime Rate as of October 15, 2026.
A: We add **15.49%** to the Prime Rate to determine the Purchase/Balance Transfer APR (monthly periodic rate currently **1.874%).**
B: We add **21.74%** to the Prime Rate to determine the Cash Advance APR (monthly periodic rate currently **2.395%).**
Military Lending APR: Effective October 1, 2017, 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 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 credit card account).

Bankcard Services - Card Regulations

OTHER FEES

Annual Fees: The Annual Fee of $25 will be assessed annually on the month in which the account was opened.

CARDHOLDER AGREEMENT

The MASTERCARD card (hereinafter called Card) enclosed herein is issued by THE CENTRAL TRUST BANK, Jefferson City, Missouri who is the Creditor (hereinafter called Bank) of the person(s) named on the enclosed card(s) (hereinafter called Cardholder) and by the Cardholder signing or using the enclosed card(s), or by using the account number stated on the enclosed form, agrees with Bank to all of the following terms and conditions and any future amendments 1.This Card shall remain the property of Bank and shall be surrendered upon Bank's request

2. Cardholder assumes responsibility for all credit extended through the use of this Card. Cardholders issued the same account number, jointly and severally assume responsibility to repay all amounts incurred through the use of the account number and applicable interest charges, and for credit insurance premiums, if authorized by Cardholder.

3. Cardholder agrees not to incur charges which will result in credit in excess of the credit limit specifically authorized by Bank. Charges in excess of the credit limit agreed to by Bank are not permitted and are in breach of the agreement and will be considered fraud Notwithstanding any language or figures to the contrary, the Bank shall have the absolute right to require immediate payment of the entire outstanding balance in excess of the credit limit

4. The use of this account for payment of any illegal purchase is strictly prohibited (ie internet gambling, betting or lottery tickets).

5. Cardholder agrees to pay, at such place as Bank designates and in accordance with billings and the current customer payment schedule, amounts incurred through the use of this Card and all applicable interest charges as determined by the applicable method of determination in effect at the time of their assessment.

6. In case this Card is lost or stolen, Cardholder agrees to promptly notify Bank by telephone and to immediately confirm such notice in writing The Cardholder shall have no liability for unauthorized use of the Card.

7. This Card, and the privileges thereunder, may be canceled at any time without notice.

8. In addition to Bank's agreement to extend credit to Cardholder for charges, credit checks and cash advances up to Cardholder's credit limit, as set forth above, Bank further agrees to extend credit to Cardholder for advance amounts and to pay for credit insurance premiums, if authorized by Cardholder and offered by Bank up to Cardholder's credit limit

9. Bank shall have no responsibility for any merchandise purchased or services rendered to Cardholder through the use of Cardholder's Card(s), except as shall be required by law, and any Cardholder agrees to first assert any claims or defenses regarding any merchandise or services so purchased against the seller. Bank shall not be responsible by reason of anyone's refusal to honor Cardholder's Card(s).

10. This Card is not transferable.

11. The absence of Cardholder's signature will not relieve Cardholder from liability for charges incurred through the use of this Card.

12. Use of Card after notice of its revocation is fraudulent and subjects the user to legalproceedings.

13. Bank will not make cash refunds on charges incurred with this Card.

14. If you allow access to your Card or account information, you will be liable for any charges made by that person, unless and except as expressly required by applicable law. You agree to be responsible for all account transactions made by you, or anyone who you have authorized by (a) asking us to issue a Card to grant account access to another person; (b) lending your Card to or allowing account access by another person; or (c) any other way in which you would be legally considered to have allowed another person to use your account or to be legally prevented from denying that you did so. Be cautious when allowing another person to become an authorized user of your account; once you allow authority to any authorized user you cannot limit that authority unless the account is closed to future transactions.

15. (a) No interest charge will be imposed on any purchases (excluding cash advances) made during the billing cycle covered by a monthly billing statement if the new balance is paid in full bythe payment due date shown on such statement and if the new balance on the monthly billing statement immediately preceding such statement was paid in full by its payment due date. If the new balance on the monthly billing statement immediately preceding the current monthly billing statement was not paid in full by its payment due date, or if the new balance on the current monthly billing statement is not paid in full by the payment due date, an interest charge will be imposed on Cardholder's account Interest charges will be applied on the next statement date for any monthly billing statement that interest charges are imposed. Interest charges will be calculated according to the "average daily balance" method (paragraph 15(b)). Interest charges begin to accrue on cash advances and balance transfers as of the date of the advance. Interest charges begin to accrue on credit checks and credit life insurance premiums on the day they are posted to the account Interest charges begin to accrue on purchases as of the transaction date. 15.(b) If an interest charge is imposed on Cardholder's account, Bank will compute the interest charge on Cardholder's account by applying the monthly "periodic rate" to the "average daily balance" of Cardholder's account (including current transactions). To get the "average daily balance," Bank will take the beginning balance of the account each day, add any new transactions and subtract any payments or credits and unpaid interest charges. This gives Bank the daily balance. Then, Bank adds up all the daily balances for the billing cycle and divides the total by the number of days in the billing cycle. Bank will apply this calculation to each 'Type of Balance' independent of each other. This gives Bank the "average daily balance."

16. (a) Cardholder must pay the Total Minimum Payment Due by the Payment Due Date as displayed on the monthly billing statement. (b) Total Minimum Payment is calculated by taking 3% of your balance plus any applicable fees, then rounding to the nearest dollar.

17. (a) Payments made for Total Minimum Payment amounts will first be allocated to your balance with the lowest APR. Amounts in excess of the Total Minimum Payment Due will be allocated to balances with the highest APRs first. (b) Payments are applied to the transactions in the order in which they are posted.

18. The rate of exchange between the transaction currency and the billable currency used for the processing of International MASTERCARD transactions is the (I) wholesale market rate or (II) government-mandated rate, in effect one day prior to the processing date, increased by 3 percent (or the applicable percentage as determined by the Issuer's selected options).

19. The Card Regulation and the Account will be governed by Missouri and applicable federal law.

20. Bank can change any of the terms of this Agreement (including the periodic rates used to compute the interest charge) at any time. The new terms will apply both to new purchases and advances. We will mail you written notice of any change at least 45 days before the start of the billing cycle when the change will take place.

21. NOTICE REGARDING INACCURATE INFORMATION-As a participant in the consumer reporting system, we furnish information about our experience with you to consumer reporting agencies These consumer reports allow us to make credit and other opportunities available to you If you believe that we have furnished information to a consumer reporting agency that is inaccurate, please notify us at the following address and identify the specific information that is inaccurate: The Central Trust Bank, 238 Madison, Jefferson City, Missouri 65101, Attention: Bankcard Services.

22. It shall be an " Event of Default" under this Agreement if (a) Cardholder fails to make any payments of billings when due, including without limitation amounts incurred through the use of the Card and applicable interest charges; (b) Cardholder incurs charges by use of the Card in excess of the credit limit specifically authorized by Bank; (c) Cardholder dies or becomes bankrupt or insolvent; (d) garnishment or attachment proceedings are instituted against Cardholder; or (e)Cardholder fails to pay or perform any other obligations, agreements, or conditions provided in this agreement.

23. Upon the occurrence of an " Event of Default" , Bank may, at its option; (a) immediately demand payment in full of all obligations of Cardholder arising out of or in any way related to the Card; (b) set off any obligations of Cardholder against any right of Cardholder to the payment of money from Bank; (c) exercise any and all remedies available to Bank at law, in equity, or under this agreement. By choosing any one of the forgoing remedies, Bank does not waive its right to subsequent use of another remedy. Bank does not waive an" Event of Default" if Bank does not choose to use any remedy, and, by electing not to use any remedy, Bank does not waive its right to later declare an " Event of Default" and to use any remedies available to Bank. Bank shall be entitled to the reasonable costs of collection, including but not limited to reasonable attorney fees for attorneys who are not Bank employees.

24. Any notice, demand or request by Bank to Cardholder, shall be in writing and shall be deemed to have been duly given or made if mailed to address set forth in Cardholder's credit card application, or to such other address as Cardholder may hereafter designate to Bank.

25. Bank will acquire a security interest in the account identified in the Collateral Assignment and may exercise the rights mentioned therein.

26. We reserve the right to amend this Agreement at any time, by add by adding, deleting, or changing provisions of this Agreement. All amendments will comply with the applicable notice requirements of federal and Missouri law that are in effect at that time. If an amendment gives you the opportunity to reject the change, and if you reject the change in the manner provided in such amendment, we may terminate your right to receive credit and may ask you to return all credit devices as a condition of your rejection. We may replace your card with another card at any time.

MONITORING AND RECORDING TELEPHONE CALLS AND CONSENT TO RECEIVE COMMUNICATIONS

We may monitor or record phone calls for security reasons, to maintain a record and to ensure that you receive courteous and efficient service. You consent in advance to any such recording. We need not remind you of our recording before each phone conversation.

To provide you with the best possible service in our ongoing business relationship for your account we may need to contact you about your account from time to time by telephone, text messaging or email. However, we must first obtain your consent to contact you about your account because we must comply with the consumer protection provisions in the federal Telephone Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission (FCC).

Your consent is limited to this account, and as authorized by applicable law and regulations.

Your consent does not authorize us to contact you for telemarketing purposes (unless youotherwise agree elsewhere).

With the above understandings, you authorize us to contact you regarding this account throughout its existence using any telephone numbers or email addresses that you have previously provided to us or that you may subsequently provide to us.

This consent is regardless of whether the number we use to contact you is assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, voice mail, and text messaging, including the use of pre-recorded or artificial voice messages and an automated dialing device. If necessary, you may change or remove any of the telephone numbers or email addresses at any time using any reasonable means to notify us.

Bank Initiated Alerts

Alerts will be provided Free to End User (FTEU). **Messaging Frequency Varies.**

You can cancel this service at any time. Just text **"STOP"** to **47450.** After you send the message **"STOP"** to us, we will send you a reply message to confirm that you have been unsubscribed. After this, you will no longer receive messages from us.

If at any time you forget what keywords are supported, just text **"HELP"** to **47450.** After you send the message **"HELP"** to us, we will respond with instructions on how to use our service as well as how to unsubscribe.

Participating Carriers:

AT&T, Boost Mobile, MetroPCS, Sprint, T-Mobile®, Verizon Wireless, Virgin Mobile USA

Customer Initiated Alerts

When you opt-in to the service, we will send you a message to confirm your signup. **Message and data rates may apply. Messaging Frequency Varies.**

You can cancel this service at any time. Just text **"STOP"** to **87300 or 83318.** After you send the message **"STOP"** to us, we will send you a reply message to confirm that you have been unsubscribed. After this, you will no longer receive messages from us.

If at any time you forget what keywords are supported, just text **"HELP"** to **87300 or 83318.** After you send the message **"HELP"** to us, we will respond with instructions on how to use our service as well as how to unsubscribe.

Participating Carriers: AT&T, Boost Mobile, MetroPCS, Sprint, T-Mobile®, Verizon Wireless, Virgin Mobile USA

Adding Your Mastercard To A Mobile Wallet

When you opt-in to this service we will send you a message to confirm your signup. **Message and data rates may apply. Messaging Frequency Varies.**

You can cancel this service at any time. Just text **"STOP"** to **87300.** After you send the message "STOP" to us, we will send you a reply message to confirm that you have been unsubscribed. After this, you will no longer receive messages from us.

If at any time you forget what keywords are supported, just text **"HELP"** to **87300.** After you send the message **"HELP"** to us, we will respond with instructions on how to use our service as well as how to unsubscribe.

Participating carriers: AT&T, C-Spire (Cellular South), Carolina West Wireless, Cellcom, ClearSky, Google Voice, Interop, nTelos, Sprint/Boost, T-Mobile/Metro PCS, U.S. Cellullar, Verizon Wireless, and Virgin Mobile.

T-Mobile is not liable for delayed or undelivered messages.

As always, message and data rates may apply for any messages sent to you from us and to us from you. If you have any questions about your text plan or data plan, it is best to contact your wireless provider.

The Mobile Wallet may not be accepted at all places where your credit card is accepted.

We do not charge you any additional fees for adding your credit card to the Mobile Wallet or using your credit card in the Mobile Wallet. However, the Mobile Wallet provider and other third parties, such as wireless companies or data service providers, may charge you fees.

We are not responsible for the performance or non-performance of the Mobile Wallet provider or any other third parties regarding any agreement you enter into with the Mobile Wallet provider or associated third party relationships that may impact your use of the Mobile Wallet.

YOUR BILLING RIGHTS: KEEP THIS DOCUMENT FOR FUTURE USE

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

WHAT TO DO IF YOU FIND A MISTAKE ON YOUR STATEMENT

If you think there is an error on your statement, write to us at: The Central Trust Bank, Attn: BankCard Services, PO Box 779, Jefferson City, MO 65102.

In your letter, give us the following information:

• Account information: Your name and account number

• Dollar amount: The dollar amount of the suspected error.

• Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

Note: It is very helpful if your letter includes the transaction date and the reference number for the charge, if available.

You must contact us:

• Within 60 days after the error appeared on your statement

• At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

WHAT WILL HAPPEN AFTER WE RECEIVE YOUR LETTER

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

What Will Happen After We Receive Your Letter.

- While we investigate whether there has been an error:
- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

• If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.

• If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees.

We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe. If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first $50 of the amount you question even if your bill is correct.

YOUR RIGHTS IF YOU ARE DISSATISFIED WITH YOUR CREDIT CARD PURCHASES

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: The Central Trust Bank, Attn: BankCard Services, PO Box 779, Jefferson City MO 65102.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Other Important Information

Lost and Stolen (24 hrs.): (866) 756-7863

Customer Service (24 hrs.): (800) 445-9272

Past Due Accounts: (800) 626-8010

View account activity or sign up for electronic statement: www.centralbank.net