Interest Rates and Interest Charges

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

Officer #

Import and interchant for About Procedures For Opening a New Account

For Military Lending Act Disclosure Information, please call (877) 331-2119.

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 for your name, physical address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. Return Completed Applications to: BankCard Services, P.O. Box 779, Jefferson City, MO 65102; Fax (573) 634-1104

| Annual Percentage Rate (APR) for Purchases | | | 0.00% introductory APR for six (6) statement cycles after account opening. After that, | | | | | | | | |
|--|-------------------------|--------------------------|--|--|-----------------------------|------------------------------------|------------------------|------------------------|------------------------|---|--|
| | | | | your APR will be 16.49% to 26.24% , based on your | | | | | | | |
| | | | | creditworthiness. This APR will vary with the market based on the Prime Rate. | | | | | | | |
| APR for Balance Transfers | | | 16.49% to 26.24% | | | | | | | | |
| | | | | Your APR will be based on your creditworthiness. This APR will vary with the market | | | | | | | |
| ADD for Occile Ad | | | | | ne Prime Rate. | | | | | | |
| APR for Cash Advances | | | | 29.24% 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 | | | | If you are charged interest, the charge will be no less than \$1.50 To learn more about factors to consider when applying for or using a credit card, visit | | | | | | | |
| For Credit Card Tips from the Consumer Financial Protection Bureau | | | | the website of the Consumer Financial Protection Bureau at | | | | | | | |
| Tillanolai Frotosion Baroad | | | | www.consumerfinance.gov/learnmore | | | | | | | |
| Fees | | | | | | | | | | | |
| Annual Fee | | | | None | | | | | | | |
| Transaction Fees | | | | | | | | | | | |
| Balance Transfer | | | | Either \$10 or 4% of the amount of each transfer, whichever is greater | | | | | | | |
| Cash Advance | | | | Either \$10 or 4 % of the amount of each transfer, whichever is greater 3 % of each transaction once converted into U.S. Dollars | | | | | | | |
| International Transaction Penalty Fees | | | | | | | | | | | |
| Late Payment | | | | Up to \$35 | | | | | | | |
| Over-the-Credit Limit | | | | None | | | | | | | |
| Returned Payment | | | | Up to \$35 | | | | | | | |
| | | | | f (10/2025). This information may have changed after that date. To find out what may have changed, call us at (800) 445-9272 or write | | | | | | | |
| How We will Calculate You Loss of Introductory APR: | r Balance: We us | se a method called "a | verage da | | | VOLL | maka a lata naumai | nt. | | | |
| If you would like to a | idd an Autho | | | | | | | | | | |
| Primary Applicant Information First Name Initial Last | | | | | | Birth Date | | Social Security Number | | | |
| | First Name Initial Last | | Last | | | | | | , | | |
| Physical Address, City, State & Zip | | | | Mailing Address, City, State & Zip (if different than physical) | | | | | 1) | | |
| Home Phone Cell Phone Pref | | erred Email Address | | | Residential Status | | Monthly Payment | | | | |
| □ Drivers License # □ Passport # | | | | | | ☐ Own ☐ Rent ☐ Ot State Issue [| | | \$ Expiration Date | | |
| | • | ∐ Fassport# | | | | | State | | | | |
| Employed by Position | | Work Phone | | | | | Gross Monthly Income* | | | | |
| *Income means wages, sala Interest dividends and retire | | | | | | | | | | | |
| repayment. If you are under | 21, you may con | sider the amount of a | nother pe | erson's income that | is regularly deposited into | you | r account. | want it con | 514C1 C4 43 4 D4313 10 | ' | |
| Authorized User Information First Name Initial Last | | | l F | | | Birth Date | | Social Security Number | | | |
| | | | | | | | | | , | | |
| Physical Address, City, State & Zip | | | | /, State & Zip (if different than physical) | | | | | | | |
| Home Phone Cell Phone Pref | | | erred Email Address | | | | | | | | |
| ☐ Drivers License # ☐ Passport # | | | | | | State | Issue Date | | Expiration Date | | |
| to check credit, including red | uests for consume | r credit report or repor | ts from or | ne or more consumer | reporting agencies, employ | men | t history or any other | informatio | n and to report to oth | rs of age. I authorize the issuing Bank ers its credit experience with me. I | |
| accept that on a periodic bas application and the Credit Ca | | | | | | | | | | I be subject to the terms of this ed. | |
| Primary Annlicant Sig | | | | | Date | | | | | | |