IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

Titleer #

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 based on the Prime Rate.							
APR for Cash Advances			29.24%							
A KTOL GUOL AUVUNGO			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						
For Credit Card Tips from the Consumer				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						
Financial Protection Bureau				www.consumerfinance.gov/learnmore						
Fees							<u> </u>			
Annual Fee				None						
Transaction Fees										
Balance Transfer				Either \$10 or 4% of the amount of each transfer, whichever is greater Either \$10 or 4% of the amount of each transfer, whichever is greater						
Cash AdvanceInternational Transaction				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						
The information about the costs of the card described in this is accurate as of (10/2025). This information may have changed after that date. To find out what may have chus at BankCard Services, P.O. Box 779, Jefferson City, MO 65102.								hat may have change	ed, call us at (800) 445-9272 or write	
How We will Calculate Your Balance: We use a method called "average daily balance (excluding new purchases)." Loss of Introductory APR: We may end your introductory APR and apply the Annual Percentage Rate for Purchases if you make a late payment.										
If you would like to a Primary Applicant	ndd an Autho Information	orized User, ple	ease pr	ovide Authori	ized User informat	tion	in the section	n below	<u>'. </u>	
First Name Initial Last			Last				Birth Date		Social Security Number	
Physical Address, C	Physical Address, City, State & Zip			Mailing Address C			City, State & Zip (if different than physical)			
, ,			_							
Home Phone Cell Phone Prei		erred Email Address			Residential Status ☐ Own ☐ Rent ☐ Other		Other	Monthly Payment \$		
☐ Drivers License #	☐ Drivers License # ☐ Passport #					State	Issue Date		Expiration Date	
Employed by Position		Work Phone		•			Gross Monthly Income*			
*Income means wages, sala Interest dividends and retire repayment. If you are under	ment benefits pa	id. You do not have t	o include	alimony, child suppo	ort or separate maintenar	nce ir	ncome unless you			r
Authorized User In	formation									
First Name Initial Last						Birth Date		Social Security Number		
Physical Address, City, State & Zip			Mailing Address, Cit			y, State & Zip (if different than physical))	
		erred Email Address								
☐ Drivers License # ☐ Passport #						State	Issue Date		Expiration Date	
to check credit, including req	uests for consume is, the account ma	r credit report or report y be considered to an a	ts from or utomatic	ne or more consumer upgrade at the discre	reporting agencies, employ tion of the issuing Bank. I u	ment nders	t history or any othe stand that the accep	r informatio tance of use	n and to report to othe of any card issued will	rs of age. I authorize the issuing Bank ers its credit experience with me. I l be subject to the terms of this ed.
Primary Applicant Signature					Date					