

**CARDHOLDER AGREEMENT**

**Interest Rates and Interest Charges**

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0.00%</b> introductory APR for six (6) months. After that, your APR will be <b>8.99% to 20.99%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>8.99% to 20.99%</b> This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>8.99% to 20.99%</b> This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	None
<b>Paying Interest</b>	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.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than <b>\$1.50</b>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<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>Annual Fee</b>	None
<b>Rewards Membership Fee</b>	None
<b>Transaction Fees</b> Balance Transfer Cash Advance Foreign Transaction	Either <b>\$10</b> or <b>4%</b> of the amount of each transfer (maximum <b>\$100</b> ) Either <b>\$10</b> or <b>4%</b> of the amount of each cash advance (maximum <b>\$100</b> ) <b>1%</b> of each transaction once converted into U.S. dollars
<b>Penalty Fees</b> Late Payment Over-the-Credit Limit Returned Payment	<b>Up to \$25</b> None <b>Up to \$25</b>

The information about the costs of the card is accurate as of (07/2013). This information may have changed after that date. To find out what may have changed, [call us at (1-800-445-9272)] or [write us at BankCard Services, P.O. Box 779, Jefferson City, MO 65102].

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

**Standard APR:** Your standard APRs will be disclosed in your Cardholder Agreement with your new credit card approximately 7-10 days after Account approval.

**Loss of Introductory APR:** We may end your introductory APR and apply the Annual Percentage Rate for Purchases if you make a late payment.

- 1) The monthly periodic rate applied to your account under this agreement is estimated to range between 0.749% to 1.749% (as of July 15th 2013).
- 2) The annual percentage rate (APR) may increase or decrease as follows:
  - (a) 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 5.74 percentage points to 17.74 percentage points based on your credit worthiness. "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 Prime Rate will increase the APR and the Monthly Periodic Rate applied to your account.
  - (b) 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.
  - (c) 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.

### Other Fees

1. In the event a Cardholder shall request a replacement card for a lost or stolen card, a fee of \$15.00 may be charged for each replacement card. This fee will not apply to cards issued as renewal of expired cards.
2. You will be charged \$5.00 for each original or copied sales slip and duplicate statement you request. We will not charge you for duplicate documents in connection with a billing error notice or if our investigation indicates a billing error occurred.
3. You will be charged \$25.00 for each request for expedited (rush) delivery of a credit card. Such fee will cover both the creation of the credit card and delivery expense that is incurred.
4. You will be charged \$10.00 for each expedited payment request. Expedited payment request can be made by telephone via live customer service agent from your checking or savings account. Any incoming request will be recorded. Expedited telephone payments request can be made during normal business hours; Monday thru Friday 8:00am to 4:30pm Central Standard Time.

### Cardholder Agreement

The MASTERCARD/VISA card(s) (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:

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 legal proceedings.
13. Bank will not make cash refunds on charges incurred with this Card.
14. (a) No interest charge will be imposed on any purchases (excluding cash advances and balance transfers) made during the billing cycle covered by a monthly billing statement if the new balance is paid in full by the 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 14(b)). Interest charges begin to accrue on cash advances as of the date of the advance.

Interest charges begin to accrue on balance transfers as of the date of the transfer. 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.

14. (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 and add any new purchases (if subject to interest charges as explained above), cash advances (including credit checks) and credit life insurance premiums 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. This gives Bank the "average daily balance."

15. 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 1 percent (or the applicable percentage as determined by the Issuer's selected options). The rate of exchange between the transaction currency and the billable currency used for the processing of VISA transactions is as follows.

"A rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives, or the government-mandated rate in effect for the applicable central processing date, in each instance, plus or minus any adjustment determined by the issuer." For each purchase made in a foreign currency we will add an additional interest charge of 1% of the purchase amount after it is converted into U.S. Dollars.

16. 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, and to the outstanding balance on your account. 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.

17. 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.

18. 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.

19. 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.

20. 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.

21. Until Bank shall give written notice to the Cardholder on a change therein, the required monthly payment shall be 3 percent (3%) of the outstanding balance as of the statement date, with a minimum payment of Ten Dollars (\$10.00) or the balance if less than Ten Dollars (\$10.00). The outstanding balance may be prepaid in whole or in part at any time. All payments, though credited on the books of the Bank and posted to the Cardholder's account shall not be considered paid until the funds have actually been collected by Bank. We apply your minimum payment to balances with lower APRs first. Amounts paid over the minimum payment will be applied in the order of highest to lowest APR balances.

*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. You may also contact us on the web: [www.bankcardcenter.net](http://www.bankcardcenter.net)

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.

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* [or electronically]. 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.

While we investigate whether or not 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 [or electronically] at:

The Central Trust Bank, Attn: BankCard Services, PO Box 779, Jefferson City MO 65102. You may also contact us on the web: [www.bankcardcenter.net](http://www.bankcardcenter.net)

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.): (800) 445-9272

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

Past Due Accounts: (800) 626-8010

View account activity or sign up for electronic statement: [www.BankCardCenter.net](http://www.BankCardCenter.net)