ASPIRE® SUMMARY OF CREDIT TERMS

Reflecting Rates and Terms as of May 2026

The following summarizes key terms of the Cardholder Agreement governing your revolving credit account ("Account"). The terms "we," "us" and "our" refer to The Bank of Missouri, including, as applicable, our successors, assignees and representatives. "You" and "your" refer to the person who accepts this offer for the Account and, as appropriate, all persons authorized to use the Account. We can be reached at 1-855-802-5572.

New York Residents: New York residents may contact the New York State Department of Financial Services by telephone at 1-800-342-3736 or visit its website at www.dfs.ny.gov for free information on comparative credit card rates, fees and grace periods.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**29.99%**.
APR for Balance Transfers and Cash Advances	**32.99%**.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest for purchases on your account if you pay your entire purchases balance by the due date each month. There is no time period in which to avoid paying interest on Balance Transfers and Cash Advances.
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 (CFPB) at www.consumerfinance.gov/learnmore.**
Fees	
Setup and Maintenance Fees	**NOTICE:** The Annual Fee will be assessed before you begin using your card and will reduce the amount of credit you initially have available. Based on your initial credit limit of **$500,** your initial available credit will be only about **$401** (or about **$382**, if you choose to have an additional card).
• Annual Fee	**$99** for the first year; after that, **$29** annually
• Account Maintenance Fee	**$120** annually (billed at $10.00 per month) This fee is not billed for the first 12 months that your Account is open.
• Additional Card Fee (Authorized User)	**$19** (one time, if applicable, for authorized users)
Transaction Fees	
• Balance Transfer	**3%** of the amount of each transfer
• Cash Advance	Either **$10** or **5%** of the amount of each cash advance, whichever is greater
• Foreign Transaction	**3%** of each transaction amount in U.S. dollars
Penalty Fees	
• Late Payment	Up to the maximum fee permitted under Section 12 C. F. R. 1026.52(b) (**$41** as of January 1, 2026). See monthly statement for current fee.
• Returned Payment	Up to the maximum fee permitted under Section 12 C. F. R. 1026.52(b) (**$41** as of January 1, 2026). See monthly statement for current fee.

How We Will Calculate Your Balance: We use a method called "average daily balance (including current transactions)."

Paper Statement Fee: We will charge you a **$2** monthly Paper Statement Fee on your Account for each month that you receive a paper billing Statement. You can avoid this fee in each billing cycle that you elect to receive your monthly billing Statement exclusively in electronic form. See the Fees section in your Cardholder Agreement for more details.

OFFER ELIGIBILITY: You were selected for this offer based on information in your Aspire® account history indicating you met certain pre-established credit criteria. This offer is not a guaranteed offer of credit if you do not meet all applicable criteria, including adequate proof of your ability to repay. This offer is for an additional line of credit. It does not replace your current Aspire® Mastercard account.

THIS OFFER: This offer is for a credit limit of $500 (subject to verification of eligibility).

CARDHOLDER AGREEMENT

NY RESIDENTS: RETAIL INSTALMENT CREDIT AGREEMENT

ARBITRATION NOTICE: THIS AGREEMENT INCLUDES AN ARBITRATION PROVISION WHICH WILL APPLY TO YOU UNLESS (1) YOU ARE A COVERED BORROWER UNDER THE MILITARY LENDING ACT, OR (2) YOU REJECT THE ARBITRATION PROVISION. IF APPLICABLE, THE ARBITRATION PROVISION WILL SIGNIFICANTLY AFFECT YOUR RIGHTS IF A DISPUTE ARISES BETWEEN YOU AND US. FOR EXAMPLE, YOU WILL NOT BE ABLE TO BRING OR PARTICIPATE IN A CLASS ACTION RELATING TO MATTERS ARISING UNDER THIS AGREEMENT AND YOU WAIVE YOUR RIGHT TO A JURY TRIAL.

U.S. VIRGIN ISLANDS RESIDENTS PLEASE READ THIS: The provisions titled "Using Your Account," "Disputed Payments-Postdated Checks, Restrictive Endorsement Checks and Other Disputed or Qualified Payments," "Changes in Terms," "Assignment; Transfer," "Arbitration Provision" and "Billing Rights Notice" restrict or reduce your rights.

MILITARY LENDING ACT DISCLOSURE: 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). To hear disclosures related to the Military Lending Act, please call this toll-free number: 1-866-816-6994.

COVERED MILITARY BORROWERS: If you are a "covered borrower," as defined under the Military Lending Act, 10 U.S.C. § 987, as amended, (i) the "Arbitration Provision," (ii) any waiver of right to legal recourse under any state or federal law and (iii) any other provision in this Agreement that is not enforceable against you under the Military Lending Act does not apply to you so long as you are a "covered borrower."

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT. 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, 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.

GENERAL This Cardholder Agreement ("Agreement") governs the use of your revolving credit account (your "Account"). In this Agreement and in your monthly billing statement ("Statement"), "we," "us," "our" and "Bank" refer to The Bank of Missouri, including, as applicable, our successors, assignees, and representatives. "You," "your" and "Cardholder" refer to the person who applied and was approved for the Account and, as appropriate, all persons authorized to use the Account. "Application" refers to any (i) written or electronic application or acceptance that you signed or otherwise submitted for this Account or (ii) oral request for credit and a Card, resulting in this Account. "Card" refers to any credit card, Account number or other credit access device (including any convenience check) that we issue to you. Your Application, any Card carrier that we send with your Card and the accompanying Pricing Disclosure, any Automatic Payment Plan form, any other written documents (including any electronic record) evidencing any transactions made under your Account, any notices that we send to you with your Agreement, any special credit terms disclosures in the initial solicitation letter that we sent you including initial Credit Limit terms and any special credit terms or rewards terms separately or subsequently disclosed to you in writing, are part of and incorporated into this Agreement. Please read and keep these documents for your records. This Agreement begins on the earlier of (a) the date we finally approve your Application for credit or (b) the first date that we extend credit to you, or someone authorized by you on your Account. **This Agreement includes an Agreement to Arbitrate Claims (see "Arbitration Provision" below).** *Where the terms of this Agreement differ from any special terms that we offer to you in writing, the special terms offered will control, but all other terms of this Agreement will remain unchanged.*

ACCEPTANCE OF THIS AGREEMENT Your activation of your Card, your use of the Account, or any payment made on the Account, evidences your acceptance of the terms of this Agreement. In New York, this Agreement begins on the first date that you sign a sales slip or memorandum evidencing the purchase of goods or services.

USING YOUR ACCOUNT You may use your Account for lawful Purchases and Cash Advances. We may decline or limit transactions for any reason permitted by law. We may also establish holds or impose security limits. You agree not to use your Account for illegal transactions or internet gambling. We are not responsible if a merchant refuses to accept your Card. Purchases means using your Card to buy or lease goods or services. Cash Advances means using your Card to obtain cash or cash-equivalent items. Cash-equivalent items include items that can be readily converted to cash, such as money orders, wires transfers or similar transactions.

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AUTHORIZED USERS You may allow others to use your Account. You are responsible for all transactions they make, even if not intended or authorized by you. You may request removal of an Authorized User at any time. An Authorized User is any person you permit to use your Account. Any fee for adding an Authorized User is disclosed in your Pricing Disclosure.

PROMISE TO PAY You agree to pay all amounts due on your Account, including Purchases, Cash Advances, interest, and fees. You also agree to pay any amount that exceeds your Credit Limit. You remain responsible even if your Card is used by someone else, except as provided under applicable law.

YOUR CREDIT LIMIT Your Credit Limit is the maximum amount of credit we make available for your Account, as shown on your Statement. We may increase, decrease, or cancel your Credit Limit at any time. We may decline transactions that exceed or would cause you to exceed your limit.

INTEREST CALCULATION We figure the interest charge on your Account by applying the applicable monthly periodic rate to the "average daily balance" of your Account. We calculate the average daily balance separately for each type of balance (e.g., separately for Purchases, for Cash Advances and for each balance subject to special terms such as Balance Transfers). For each type of balance, we take the beginning balance each day (including accrued but unpaid interest charges), add new transactions (including purchases, cash advances and balance transfers) and any applicable fees, and subtract the applicable portion of any payments or credits. This gives us the daily balance for each type of balance. Then, we add up all the daily balances for a particular type of balance for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance" for that type of balance.

FEES

The following fees may be added to your Account (as a Purchase unless otherwise stated):

Annual Fee If applicable, you agree to pay an Annual Fee upon Account opening and annually thereafter. If your Account is subject to an Annual Fee, your Annual Fee will appear on your monthly Statement and thereafter on the anniversary date of your Account as long as your Account is open, or you have an outstanding balance.

Account Maintenance Fee If your Account is subject to an Account Maintenance Fee, the amount of the fee is disclosed in the accompanying Pricing Disclosure. Account Maintenance Fees are billed each month as long as your Account is open, or you have an outstanding balance. Your payment of an Account Maintenance Fee does not affect our right to close your Account or our ability to limit transactions on your Account.

Balance Transfer Fee If your Account is subject to a Balance Transfer Fee, the amount of the fee is disclosed in the accompanying Pricing Disclosure. Balance Transfer Fees are charged on each Balance Transfer. This fee is deemed additional interest and will be added to your Balance Transfer balance.

Cash Advance Fee If your Account is subject to a Cash Advance Fee, the amount of the fee is disclosed in the accompanying Pricing Disclosure. Cash Advance Fees are charged each time you obtain a Cash Advance. This fee is deemed additional interest and will be added to your Cash Advance balance.

Foreign Transaction Fee If your Account is subject to a Foreign Transaction Fee, the amount of the fee is disclosed in the accompanying Pricing Disclosure. Foreign Transaction Fees are charged on any transaction made in a foreign currency that is converted to U.S. Dollars. This fee is deemed additional interest and will be added to the appropriate Purchase, Cash Advance, or Balance Transfer balance.

Late Payment Fee If you fail to make a timely payment, you agree to pay a Late Payment Fee in an amount up to the maximum fee permitted under Section 12 C.F.R. § 1026.52(b) as established from time to time by advance notice to you and disclosed in the accompanying Pricing Disclosure. For PR residents, you agree to pay the lesser of $15 or 5% of the payment due for payments that are over 15 days late. No Late Payment Fee will exceed the amount of the related missed payment.

Returned Payment Fee To the greatest extent not prohibited by law, if any payment is dishonored or returned, you agree to pay a Returned Payment Fee in an amount up to the maximum fee permitted under Section 12 C.F.R. § 1026.52(b) as established from time to time by advance notice to you and disclosed in the accompanying Pricing Disclosure. No Returned Payment Fee will exceed the amount of the refused or returned payment.

Additional Card Fee (Authorized User) We will impose a fee for allowing access to another person who is not responsible for the repayment of the Account. The amount of the Additional Card Fee (Authorized User) is disclosed with the accompanying Pricing Disclosure.

Paper Statement Fee We will charge you a **$2** monthly Paper Statement Fee on your Account in any billing cycle in which your balance is greater than **$1** and you are sent a monthly billing Statement in paper form, even if you also are provided it in electronic form. You can avoid this fee in each billing cycle that you elect to receive your monthly billing Statement exclusively in electronic form. To receive Billing Statements in electronic form, you may enroll in Paperless Communications through your Account Center. Please contact us at 1-855-802-5572 or Account Services, P.O. Box 105555, Atlanta, GA 30348-5555 if you are not able to receive Paperless Communications or electronic disclosures.

PAYMENT REQUIREMENTS

MINIMUM PAYMENT You agree to pay at least the Minimum Payment by the Due Date. shown on the Statement. You may pay more at any time without penalty. If you do not pay on time, you may be charged a Late Fee. Payments are applied as required by law. We apply payments as required by applicable law and as described on your Statement. This may include applying payments first to fees or interest before principal, as allowed. If your Account has balances subject to different interest rates, payments may be allocated in accordance with applicable law.

PAYMENT METHODS You may make payments electronically, by mail, or by any permitted method. Payments must include your correct Account number and be made in U.S. dollars. If you mail a payment, you must follow the instructions on your Statement. Payments that do not comply with those instructions may be credited after receipt or returned. We may refuse payments that are not in proper form or missing required information.

NON-CONFORMING PAYMENTS Do not send payments marked “paid in full,” “without recourse,” or containing similar language. We may accept such payments without losing any of our rights. All notices and communications concerning disputed payments, post-dated checks, or restrictive endorsements must be mailed to the address shown on your Statement for such disputes.

LOST OR STOLEN CARD Contact us immediately if your Card is lost, stolen, or used without permission. Your liability for unauthorized use will not exceed $50 and may be zero depending on circumstances and network rules.

DEFAULT; SUSPENSION or CLOSURE You are in default if you fail to make payments when due, exceed your limit, make a returned payment, provide false information, or otherwise violate this Agreement. If in default, we may suspend or close your Account, reduce your limit, or require immediate payment of the full balance. You may close your Account at any time.

Attorneys’ Fees and Collection Costs To the extent permitted by law, you agree to pay our reasonable attorneys’ fees, court costs, and collection expenses incurred in collecting amounts you owe under this Agreement.

ASSIGNMENT We may assign any or all of our rights or obligations under this Agreement. You may not assign your rights or obligations.

WAIVER; SEVERABILITY If any part of this Agreement is invalid, the remaining parts stay in effect. Our failure to enforce any term does not waive our right to enforce it later.

CANCELLATION We may cancel your Account, refuse to allow further transactions, offer credit on different terms or adjust the amount of credit available to you at any time, with or without cause, subject to applicable limitations of law. We may terminate further transactions on your Account without notice if you change your address to a jurisdiction in which we do not make credit available at that time. You may close your Account by writing to us at Account Services, P.O. Box 10555 Atlanta, GA 30348-5555. The terms of this Agreement will continue to apply to any balance that you owe us until you have paid everything you owe, including any interest and fees due. Account cancellation may adversely affect your credit history.

Disputed Payments–Postdated Checks, Restrictive Endorsement Checks and Other Disputed or Qualified Payments You agree not to send us partial payments marked “paid in full,” “without recourse,” or similar language. If you send such a payment, we may accept it without losing any of our rights under this Agreement. **All notices and written communications concerning postdated checks, restrictive endorsement checks (including any check or other payment instrument that indicates that the payment constitutes “payment in full” of the amount owed or that is tendered with other conditions or limitations or as full satisfaction of a disputed amount) or any other disputed, nonconforming or qualified payments, must be mailed or delivered to Dispute Resolution, P.O. Box 105374, Atlanta, GA 30348-5374.** We may also accept late, postdated or partial payments without losing any of our rights under the credit Agreement governing your Account. (A postdated check is a check dated later than the day it was actually presented for payment.) We are under no obligation to hold a postdated check and we reserve the right to process every item presented as if dated the same date received by us or our check processor unless you give us adequate notice and a reasonable opportunity to act on it. Except where such notice and opportunity are given, you may not hold us liable for depositing any postdated check.

CONSENT TO RECEIVE ELECTRONIC COMMUNICATIONS If you agreed to receive disclosures electronically, we may provide this Agreement, Statements, change-in-terms notices, and all other required disclosures to you electronically unless you withdraw your consent. You may withdraw consent at any time by contacting us at the number on your Statement.

TELEPHONE COMMUNICATION MONITORING AND CONTACTING YOU You agree that your telephone communications with us or any of our representatives, affiliates, agents or service providers (collectively, the "Messaging Parties") may be monitored, recorded and retained by any of the Messaging Parties. To the extent permitted by applicable law, you expressly consent to the Messaging Parties contacting you at any telephone number you provide to us, in the application or otherwise, now or in the future, or any number you have previously provided to any of the Messaging Parties, using an auto dialer, pre-recorded messages, or text messages, in order to provide alerts and other information regarding your current or future applications and accounts for all products you have or may have with us, including but not limited to information about upcoming payment dates, missed payments, suspected fraud and returned payments. If any telephone number you have provided to the Messaging Parties changes, or if you cease to be the owner, subscriber or primary user of any such telephone number, you agree to immediately give us notice of such facts so we can update our records. Standard text message and data rates may apply. You also expressly consent to the Messaging Parties sending email messages regarding your current or future applications and accounts for all products you have or may have with us to your email address, including emails delivered to a cell phone or mobile device. You agree that you will accept calls at your home, place of business or on a mobile telephone regarding your current or future accounts for all products you have or may have with us. You understand that calls may be automatically dialed and a message played; you understand and agree that these calls and messages may be read or listened to by anyone with access to your telephone or email account, and that such calls are not "unsolicited calls" for purposes of any state or federal law, and you expressly consent to receive such calls and messages. You agree that we are not liable for any resulting breach of privacy or for any charges or costs you incur in connection with text messaging, emails or other communication that we or any of our representatives, affiliates or service providers may send you. You agree that this authorization constitutes a bargained for exchange. To the extent you have the right under applicable law to revoke this authorization, you agree you may do so by writing to us at Account Services, P.O. Box 10555 Atlanta, GA 30348-5555 or by calling us at 1-855-802-5572 or by any other any other reasonable means.

NOTICE OF CHANGES IN YOUR ELECTRONIC MAIL, TELEPHONE NUMBER OR OTHER INFORMATION You agree to notify us promptly of any change in your electronic mail address, your postal address, your home telephone number, place of employment or other information provided in your Application or otherwise provided to us from time to time, including porting a landline telephone number to a cellular number or VoIP, by writing to us at Account Services, P.O. Box 10555 Atlanta, GA 30348-5555 or by calling us at 1-855-802-5572.

CHANGES IN TERMS In accordance with the terms of this Agreement and subject to the requirements of applicable law as set forth in the Governing Law provision, we may, at any time while this Agreement remains in effect (even after charging privileges have been suspended or have ended): (i) terminate this Agreement; (ii) terminate your right to make future Purchases or take future Cash Advances or Balance Transfers or other Card Account-related transactions; (iii) change your Credit Limit; or (iv) add any new terms or delete or change any existing term or condition of this Agreement relating to your Account including changing any applicable interest rate from a non-variable rate to a variable periodic rate, increasing any rate of interest, increasing or adding fees or charges, changing the method of computing the balance upon which interest is assessed or changing the date upon which interest begin to accrue, or adding a new feature or benefit (but excluding any changes to the accompanying Arbitration Provision). A change may take immediate effect, or may take effect at a specified later date, as provided in the notice.

Changes in terms may be based upon a variety of factors including, but not limited to, anti-fraud policies and procedures, your record of making timely payments and staying within your established Credit Limit on your Account with us, your credit score and information contained in your credit report and your proper maintenance of any checking account used to make your automatic payments, if applicable, and factors (economic or other) beyond your or our control. Changes that are favorable to you (that is, that do not impose any new obligation on you, or may waive or reduce a prior obligation) may be made at any time without prior notice.

For potentially unfavorable changes (that is, changes that may impose any new or changed term or obligation), we will provide you with reasonable advance written notice and, if applicable, offer you the right to reject a change in the manner specified at the time of notice. If you reject a change as provided, you may pay off your remaining balance under your existing terms and conditions. You should notify other cardholders and destroy all Cards issued for your account to avoid further transactions. Any transaction occurring after the effective date of a change will be deemed an acceptance of the change, notwithstanding any previous rejection.

We will ordinarily notify you of changes by email, SMS text, the posting of a notice on or in your Account Center, or by including a notice with your monthly billing statement. If a change is unavoidable (such as a change imposed or required by law or system limitation) or if you fail to reject a change as provided in your notice, then the change will take effect as described in the ordinary course. Except as expressly provided in your notice, your obligation to pay all amounts under this Agreement will not change.

CREDIT REPORTS AND INFORMATION

We may obtain information about you from credit bureaus and others when you apply for the Account, during the term of the Account, and in connection with account updates, renewals, extensions of credit, or collection. We may also report information about your Account to credit bureaus.

Notice of Inaccurate Information If you believe we have reported information about your Account that is inaccurate, please notify us in writing at: Account Services, P.O. Box 105824, Atlanta, GA 30348-5824. **Your notice must include your name, address, phone number, Account number and a description of the specific information you believe is inaccurate.**

ARBITRATION PROVISION (AGREEMENT TO ARBITRATE CLAIMS)

Any Claim (as defined below) will be resolved by binding arbitration pursuant to this Arbitration Provision by the American Arbitration Association ("AAA") (each an "Administrator"), as selected by the party electing arbitration. If AAA cannot or will not serve and the parties are unable to select a new administrator by mutual consent, the administrator will be selected by a court with jurisdiction. Any party initiating an arbitration shall certify that the demand for arbitration complies with the requirements of Federal Rule of Civil Procedure 11(b) and that the party has complied with the claim notice and meet and confer provisions of this Arbitration Provision. Neither party may elect to arbitrate an individual Claim brought in small claims court (or your state's equivalent court, if any). However, if a Claim that is brought in small claims court is transferred or appealed to a different court, either party may elect arbitration.

Right To Reject Arbitration. **You may reject this Arbitration Provision. If you do so, neither you nor we will have the right to engage in arbitration.** Rejecting this Arbitration Provision will have no effect on any of the other provisions in this Agreement. To reject this Arbitration Provision, you must send us your written rejection within 60 days after we open your Account to Account Services Dispute Resolution, P.O. Box 105096, Atlanta, GA 30348-5096; ATTN: Consumer Credit Arbitration. In your letter, you must give us the following information: Name, Address and Account number. The right to reject granted here applies solely to this Arbitration Provision, and not to any other provision of this Agreement, or to any other agreement with us. In the event of a dispute over whether you have provided a timely rejection notice, you must provide proof of delivery.

Rejection to Changes to Arbitration Provision We will provide you with at least 30 days' advance written notice of any proposed new or deleted term or change in terms of this Arbitration Provision. You will have a fresh right to reject any such proposed changes (and only such proposed changes) within 60 days of the effective date of any new, deleted, or changed terms in the same manner as specified above for the original provision.

CLASS ACTION AND JURY TRIAL WAIVER **IF YOU OR WE CHOOSE TO RESOLVE A CLAIM BY BINDING ARBITRATION, NEITHER YOU NOR WE WILL HAVE THE RIGHT TO (i) HAVE A COURT OR JURY DECIDE THE CLAIM BEING ARBITRATED (ii) PARTICIPATE AS A REPRESENTATIVE OR MEMBER OF ANY CLASS OF CLAIMANTS IN A CLASS ACTION, IN COURT OR IN ARBITRATION, RELATING TO ANY**

CLAIM SUBJECT TO ARBITRATION OR (iii) JOIN OR CONSOLIDATE CLAIMS OTHER THAN YOUR OWN OR OUR OWN. OTHER RIGHTS AVAILABLE IN COURT MAY NOT BE AVAILABLE IN ARBITRATION. Only a court may decide the validity of items (ii) and (iii) above. If a court holds that items (ii) or (iii) are limited, invalid or unenforceable, then this entire Arbitration Provision will be null and void. You or we can appeal any such holding. If a court holds that any other part(s) of this Arbitration Provision (other than items (ii) and (iii)) are invalid, then that part will be severed and the remaining parts of this Arbitration Provision will remain in force. An arbitrator will decide all other issues pertaining to arbitrability, validity, interpretation and enforceability of this Arbitration Provision.

Broad Meaning of "Claims" The term "Claims" in this Arbitration Provision is to be given the broadest possible meaning and means any past, present or future claim, dispute or controversy, whether in contract, tort, or otherwise, and includes (by way of example and without limitation) (A) Claims arising from or relating to (i) the application for or issuance of your Account, (ii) use, terms, change in terms or addition of terms, closing or collection of your Account or this Agreement, and (iii) advertisements, promotions or oral or written statements related to your Account, including any Claims regarding information obtained by us from, or reported by us to, credit reporting agencies or others, (B) Claims between you and us and our parent corporations, wholly or majority owned subsidiaries, affiliates, predecessors, successors, assigns, agents, independent contractors, service providers, employees, officers, directors or representatives arising from your Account or this Agreement and (C) Claims regarding the validity, enforceability or scope of this Arbitration Provision.

Claim Notice; Mandatory Informal Dispute Resolution Procedure; Meet and Confer

Step 1:Informal efforts to resolve claims can result in prompt and efficient resolutions. Our customer service team is available to assist and potentially resolve concerns before an arbitration demand needs to be filed. As a first step in the Mandatory Informal Dispute Resolution Procedure, you agree to contact our customer service team before submitting a written notice of a claim. We likewise agree to contact you before bringing any demands in arbitration in an attempt to informally resolve the dispute.

Step 2: If Step 1 is unsuccessful in resolving the dispute. , the party seeking to commence an arbitration proceeding (the "Claimant") must give the other party (the "Respondent") written notice of the Claim (a "Claim Notice"). Claim Notice must be sent to us at Account Services Dispute Resolution, P.O. Box 105096, Atlanta, GA 30348-5096; ATTN: Consumer Credit Arbitration The Claim Notice must include enough information to allow the other party to identify the account at issue as well as to assess and attempt to resolve the claim, including the Claimant's name, address, and phone number, the account number at issue, a description of the claim, the specific facts supporting the claim, the damages the party claims to have suffered, the relief the party is seeking, and the Claimant's signature. . If we are initiating the dispute, we will send a Claim Notice to your physical mailing address on file with us, to your email address if you have agreed to receive disclosures electronically, or to your attorney's email address or physical office address if you are represented by counsel.

Step 3: The Claimant and Respondent must try to resolve the Claim on an individual basis and without filing an arbitration or a lawsuit for at least 30 days (the "Pre-Filing Period"). However, the Claimant and Respondent may agree in writing at any time to modify the length of the Pre-Filing Period. During the Pre-Filing Period, either party may request that the parties participate personally in a meeting (a "Meet-and-Confer") which may occur in person, virtually, or by conference call to attempt in good faith to resolve the Claim. The Meet-and-Confer is limited to Claims between you and us. If you are represented by counsel, your counsel may also participate in the Meet-and-Confer. We may participate through any of our representatives.

Step 4: After the termination of the Pre-Filing Period, including as extended, and after the Meet-and-Confer has taken place (if applicable), the Claimant must notify the Respondent in writing that it will be pursuing its claims through arbitration or a small claims action. Once the Respondent receives that notification, Respondent shall have 14 days to respond. After that 14-day response period, the Claimant can initiate arbitration or file a small claims action.

The Claimant may not start an arbitration or lawsuit until the Claimant complies in full with these requirement. **The sufficiency and enforceability of this paragraph is an issue to be decided by a court prior to the filing of any demand for arbitration and the AAA must not accept, administer, assess, or demand fees in connection with any demand that has not satisfied the requirements set forth in this paragraph. All applicable limitations periods (including statutes of limitations) will be tolled from the date of receipt of a CLAIM notice through conclusion of the process contemplated by this paragraph.**The Claim Notice shall not apply to claims that are asserted only as counterclaims. The statute of limitations for any Claim will be tolled for 60 days following service of a proper Claim Notice.

Arbitration Procedure and Costs To file a Claim or for other information about AAA, write them, visit their web site or call them at: (AAA, 120 Broadway, Floor 21, New York, NY 100271 or , http://www.adr.org, 1-800-778-7879. Furthermore, AAA's Mass Arbitration Supplementary Rules shall apply if the Administrator's definition of Mass Arbitration is met. If either party fails to submit to arbitration following a proper demand to do so, that party will bear the costs and expenses, including reasonable attorneys' fees, incurred by the party compelling arbitration. Any physical arbitration hearing that you attend will be held in the federal judicial district where you live at the time the Claim is filed. The Administrator will decide each party's share of arbitration fees and costs for arbitration based on the law and its rules but in no event will you pay more for filing an arbitration demand than you would for filing a lawsuit in court. Each party shall bear his or her own attorneys' fees and costs, such as witness and expert witness fees; however, if a party prevails on a Claim in arbitration that, by law, requires an award of attorney fees and costs, the arbitrator will award those fees and costs in accordance with such law.

Also, if the arbitrator determines that either the substance of a Claim is frivolous or brought for an improper purpose (as measured by the standards in Federal Rule of Civil Procedure 11(b)), then, to the greatest extent permitted by law, the offending party shall pay the aggrieved party's arbitration-related fees and costs, including attorneys' fees.

The parties agree that the provisions Federal Rule of Civil Procedure 68 shall apply to any Claim and be enforced by the arbitrator. Again, neither you nor we will be permitted to arbitrate claims on a class-wide (that is, on other than an individual) basis. An arbitration proceeding can decide only your or our Claims. You cannot join other parties (or consolidate Claims) except with respect to persons who use your Account.
Nothing in this section is intended to limit any non-waivable rights a consumer may have under applicable law or arbitration rules regarding the allocation of fees and costs. To the extent required by applicable law or the administrator's consumer arbitration rules, we will pay any fees required to be paid by the business.

Governing Law for Arbitration This Arbitration Provision is made pursuant to a transaction involving interstate commerce, and will be governed by the Federal Arbitration Act ("FAA"), 9 U.S.C. §§ 1 *et seq*., as amended, to the extent state law is applicable under the FAA, the laws of Utah (without regard to internal principles of conflict of laws). We receive your acceptance of this Arbitration Provision (by activation of your Card, use of your Account or constructive assent by other means) and any related opt-out notices, in Utah. The arbitrator will apply applicable substantive law consistent with the FAA and applicable statutes of limitations and will honor claims of privilege recognized at law. Judgment upon any arbitration award may be entered and enforced, including without limitation by garnishment, attachment, foreclosure or other post-judgment remedies, in any court having jurisdiction.

Mass Filing If a claim is part of a Mass Arbitration as defined under the AAA's Mass Arbitration Supplementary Rules, the parties agree that the additional procedures in this paragraph shall apply. The parties further acknowledge that electing to be part of a Mass Arbitration may delay the adjudication of a Claim. The parties agree that as part of these procedures, their counsel shall meet and confer in good faith in an effort to resolve the disputes, streamline procedures, address the exchange of information, modify the number of disputes to be adjudicated, and conserve the parties' and the AAA's resources.

For claims that are part of a Mass Arbitration, counsel for the parties shall each select 50claims from each side (10 claims total) to proceed to individual hearings ("Stage One"). The remaining arbitrations shall not be filed or deemed filed in arbitration nor shall any arbitration fees be assessed or collected in connection with those claims. The evidentiary hearing for each claim in Stage One shall begin within 120 days of the date of the filing of the claim. Within 30 days of the conclusion of the last evidentiary hearing of Stage One, the parties shall promptly engage in a global mediation for the remaining claims.

If the parties are unable to resolve the remaining claims through mediation within 45 days of the mediation session, counsel for each side shall select 50 claims (100 claims total) to proceed in individual hearings ("Stage Two"). The remaining arbitrations shall not be filed or deemed filed in arbitration nor shall any arbitration fees be assessed or collected in connection with those claims. The evidentiary hearings for in Stage Two shall begin within 120 days of the date that the Stage Two claims are selected. Within 30 days of the conclusion of the last evidentiary hearing of Stage Two the parties shall participate in another global mediation session for the remaining claims After the second stage concludes, if the parties cannot agree how to resolve the remaining claims, any individual customer who is part of this coordinated proceeding, or First Bank & Trust, may elect to opt out of arbitration by providing notice to opposing counsel, and if the customer wishes to proceed with the claim, they may file an individual complaint in court.

For those customers who do not opt out of arbitration, their claims will proceed in arbitration in continued batches of 100 claims as set forth above. The remaining arbitrations shall not be filed or deemed filed in arbitration nor shall any arbitration fees be assessed or collected in connection with those claims. **If such a process is initiated, the filing of a CLAIM notice by a customer in accordance with the PARAGRAPH entitled "Claim Notice; Meet and Confer", or THE filing of a complaint in court, will toll all applicable statutes of limitations for that customer's dispute until the completion of the process described in this paragraph.**

A court of competent jurisdiction will have authority to enforce this paragraph, including by entering an injunction to prohibit filings in violation of this paragraph. ***Public Injunctive Relief Under California Law*** In any action in California state or federal courts including a Claim for public injunctive relief under California law, whether such a Claim is correctly one for public injunctive relief or private injunctive relief shall be determined by a court and any adjudication of a Claim for public injunctive relief shall be determined by a court, but any Claim seeking monetary relief shall be arbitrated. In such cases the parties agree and will request that the court stay the request for public injunctive relief until the arbitration award pertaining to the individual monetary relief has been determined by an arbitrator and entered in court. In no event will an action for public injunctive relief be arbitrated; this provision will be deemed null and void in the event California law and/or federal law preempting California law changes to permit the waiver of a public injunctive relief claim in an arbitration agreement.

Except as set forth below, the arbitrator's decision will be final and binding The decision of an arbitrator is as enforceable as any court order and may be subject to very limited review by a court. An arbitrator may decide a Claim upon the submission of documents alone, or a party may request a virtual hearing if permitted by applicable rules. Either party may submit relevant information, documents or exhibits to the arbitrator for consideration in deciding a Claim. Except for: (a) FAA appeal rights; and (b) Claims involving more than $20,000 (including Claims for an order where compliance could cost more than $20,000), the arbitrator's award will be final and binding. For Claims involving more than $20,000, either party may appeal the award to a three-person panel selected per this Clause. The panel will revisit from the start any part of the initial award either party has appealed. The panel's decision will be final and binding except for any FAA appeal right.

Continued Effect of Arbitration Provision This Arbitration Provision will continue to govern any Claims that may arise without regard to any termination or cancellation of your Account. If any portion of this Arbitration Provision (other than the provisions prohibiting class-wide arbitration, joinder, or consolidation) is deemed invalid or unenforceable under the FAA, it will not invalidate the remaining portions of this Arbitration Provision. If a conflict or inconsistency arises between the code of procedures of the selected arbitration administrator and this Arbitration Provision, this Arbitration Provision will control.

DELAY IN ENFORCEMENT We can delay or waive enforcing any of our rights under this Agreement or under applicable law without losing any of those rights or any other rights. Even if we do not enforce our rights or remedies at any one time, we may enforce them at a later time.

SEVERABILITY Except as otherwise expressly provided in the Arbitration Provision, if any provision of this Agreement is finally determined to be void or unenforceable under applicable law, rule or regulation, all other provisions of this Agreement shall still be valid and enforceable. Certain provisions of this Agreement are stated as being subject to applicable law. Such provisions may be void, unenforceable or inapplicable in some jurisdictions.

ENTIRE AGREEMENT This Agreement, including any other written, oral, or electronic document incorporated into and made a part of this Agreement, is the entire agreement between you and us relating to your Account and supersedes any other prior or contemporaneous agreement between you and us relating to your Account. If there is any conflict between any one of these documents and this Agreement, the terms of this Agreement control. This Agreement may not be amended except in accordance with the other provisions of this Agreement.

GOVERNING LAW FOR CREDIT This Agreement, and any claim, dispute or controversy (whether in contract, tort, or otherwise) at any time arising from or relating to this Agreement, are governed by and construed in accordance with applicable federal law and, to the extent not preempted by federal law, the laws of Missouri (without regard to internal principles of conflict of laws), except that the accompanying Arbitration Provision is governed by the Federal Arbitration Act, 9 U.S.C. §§ 1 *et seq*, and the laws of Missouri (without regard to the internal principles of conflict of laws), as provided in the Arbitration Provision. The legality, enforceability and interpretation of this Agreement and the amounts contracted for, charged and reserved under this Agreement will be governed by such laws. We extend credit pursuant to Section 408.145 of the Missouri Revised Statutes. You agree that this Agreement is made, executed and delivered in Missouri and that we make all credit decisions, open all accounts and issue all proceeds from, impose all fees and charges in and receive all payments from you, in our offices in Missouri. To the extent not preempted by federal law or subject to Missouri law, for purposes of state law compliance, in Maryland we have elected Section 12-103(a)(1) of the Interest and Usury statute and the Revolving Credit Accounts statute (see Md. Com. Law Code § 12-103(a)(1) and §§ 12-501 et seq.).

YOU ACKNOWLEDGE THAT YOU HAVE RECEIVED (ELECTRONICALLY OR OTHERWISE) AN EXACT, COMPLETELY FILLED-IN, LEGIBLE COPY OF THIS AGREEMENT, HAVE READ IT AND AGREE TO ITS TERMS.

NOTICE TO THE BUYER

1. DO NOT SIGN THIS AGREEMENT BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES.

2. YOU ARE ENTITLED TO AN EXACT, COMPLETELY FILLED IN, COPY OF THE AGREEMENT YOU SIGN.

3. YOU HAVE THE RIGHT TO PAY, IN ADVANCE, THE FULL AMOUNT DUE.

CA RESIDENTS: Interest is compounded on unpaid amounts.

CA and UT RESIDENTS: As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

MD RESIDENTS: You have the right under Section 12-510 of the Commercial Law Code to receive an answer to your written inquiry regarding the status of your Account.

MO RESIDENTS: Oral agreements or commitments to loan money, extend credit or to forbear from enforcing repayment of a debt including promises to extend or renew such debt are not enforceable. To protect you (borrower) and us (creditor) from misunderstanding or disappointment, any agreements we reach covering such matters are contained in this writing, which is the complete and exclusive statement of the agreement between us, except as we may later agree in writing to modify it.

NH RESIDENTS: This Agreement provides for reasonable attorneys' fees to be awarded to us in an action against you involving this Agreement. Reasonable attorney's fees will be awarded to you if you prevail in any action, suit or proceeding brought by us; or an action brought by you. If you successfully assert a partial defense or set-off, recoupment or counterclaim to an action brought by us the court may withhold from us the entire amount or such portion of the attorney fees as the court considers equitable.

NJ RESIDENTS: Because certain provisions of this Agreement are subject to applicable law, they may be void, unenforceable or inapplicable in some jurisdictions. None of these provisions, however, is void, unenforceable or inapplicable in New Jersey.

WI RESIDENTS: No provision of a marital property agreement, a unilateral statement under section 766.59 or a court decree und er section 786.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement, or decree, or has actual knowledge of the adverse provision when the obligation to the creditor is incurred.

NY RESIDENTS: RETAIL INSTALMENT CREDIT AGREEMENT

BUYER/CARDHOLDER Your name and address, our name and address and the date on any Application or any other document or record you sign in connection with your Account are incorporated here and made a part of this Agreement and represent your name and address, our name and address, and the date on this Agreement. An electronic record of your request for or acceptance of an Account or the consummation of a sales transaction under this Agreement can represent your signature on this Agreement.

CREDITOR /s/ THE BANK OF MISSOURI, PERRYVILLE, MO

Rev. Date: May 2026

BILLING RIGHTS NOTICE

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:

Account Services Dispute Resolution
P.O. Box 105374
Atlanta, GA 30348-5374

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*. 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* at:

Account Services Dispute Resolution
P.O. Box 105374
Atlanta, GA 30348-5374

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.