

DISCLOSURE INFORMATION FOR BUSINESS CASH BACK AND SECURED CARDS	
Annual Percentage Rate (“APR”) for Purchases and Balance Transfers	Prime Rate + 5.49% to 11.99% The APR (and the margin added to the Prime Rate to determine the APR) will be based on your creditworthiness and other factors as determined at the time of account opening. The APR will vary with the market based on the Prime Rate.*
Cash Advance APR	Prime Rate + 19.99% . This APR will vary with the market based on the Prime Rate.
Grace Period for Repayment of the Balance of Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases or balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date. You cannot avoid paying interest on cash advances.
Method of Computing Balance for Purchases	We use a method called “Average daily balance (including new purchases)”. See the Cardholder Agreement for details.
Annual Membership Fee	None
Minimum Finance Charge	None.
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	Either \$10 or 3% of the amount of each Balance Transfer, whichever is greater. Either \$10 or 3% of the amount of each Cash Advance, whichever is greater. 3% of the U. S. dollar amount of each transaction made in foreign currency and any transaction made in U.S. dollars that is processed outside of the United States.
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment 	Up to \$25 Up to \$25
*Variable Rate Information:	The Prime Rate used to determine the APR on your Account is the U.S. Prime Rate as published in the “Money Rates” section of The Wall Street Journal as of the last day of the month (“Index”). In the event the Index is not published on the last day of the month, the Index published most recently prior to that date will be the Index used. We add a margin to the Index to get the APR that will apply to that category of transaction. Index changes will then take effect on the first day of your next billing cycle after the 15th day of the month. An increase in the Index will result in an increase to the APR’s, Interest Charges, and may result in an increase of the required Minimum Payment Due. Any change to the APR as a result of a change in the Index will apply to all outstanding balances for the category of transaction to which the variable rate applies. There is no limit to which the annual percentage rate may increase. If The Wall Street Journal does not publish the U.S. Prime Rate, or if it changes the definition of U.S. Prime Rate, the Bank may, in its sole discretion, substitute another index.

Cardholder Agreement. For additional information about the costs and terms of the Account, see your Cardholder Agreement, which will be provided with the Card. The Cardholder Agreement and the Account will be governed by Missouri and applicable federal law, as authorized by Missouri Revised Statutes Section 408.145. The Cardholder Agreement permits us to change the terms of this Account, including the rates, fees and other credit terms, upon notice to cardholder and subject to the provisions of applicable law.