

## Terms and Conditions

I/We (hereinafter referred to as I) hereby apply to Central Trust Bank (issuing Bank), Jefferson City, Missouri for a credit card account. I have read this application and everything I have stated is true. I am at least 18 years of age. I understand that credit approval is contingent upon an adequate level of income and creditworthiness. I authorize the issuing Bank to check credit, including requests for consumer credit report or reports from one or more consumer reporting agencies, employment history or any other information and to report to others its credit experience with me.

I accept that on a periodic basis, the account may be considered for an automatic upgrade at the discretion of the issuing Bank. I understand that the acceptance of use of any card issued will be subject to the terms of this application and the Credit Card Agreement that will be sent with the card and any future amendments thereto.

Bank reserves the right to retain this application whether or not it is approved.

## Rates and Fees

### Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	0.00% introductory APR for six (6) statement cycles after account opening. After that, your APR will be <b>9.49% to 21.49%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	9.49% to 21.49% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	25.49% 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 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 at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

## 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 cash advance, whichever is greater.
International Transaction	3% of each transaction once converted into U.S. dollars
	Penalty Fees
Late Payment	Up to \$25
Over-the-Credit Limit	None
Returned Payment	Up to \$25

To find out what may have changed, call us at (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)  
Loss of Introductory APR: We may end your introductory APR and apply the Annual Percentage Rate for Purchases if you make a late payment