

Important Credit Card Disclosure. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card are accurate as of November 15, 2025. You can call Us at 314.298.0055 or 800.522.6009 or write to Us at 19 Research Park Court, St. Charles, MO 63304 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Purchases	World Mastercard: 2.99% - 8.99% Introductory Rate based on Your creditworthiness, through the last day of Your July 2026 billing cycle. After that Your APR will be 14.74% - 21.74% depending on Your creditworthiness. These APRs will vary with the market based on the Prime Rate. Mastercard Platinum: 2.99% - 8.99% Introductory Rate based on Your creditworthiness, through the last day of Your July 2026 billing cycle. After that Your APR will be 12.49% - 19.49% depending on Your creditworthiness. These APRs will vary with the market based on the Prime Rate. Mastercard Platinum Rewards: 2.99% - 8.99% Introductory Rate based on Your creditworthiness, through the last day of Your July 2026 billing cycle. After that Your APR will be 14.24% - 21.24% depending on Your creditworthiness. These APRs will vary with the market based on the Prime Rate. Mastercard Platinum Secured: 2.99% - 8.99% Introductory Rate based on Your creditworthiness, through the last day of Your July 2026 billing cycle. After that Your APR will be 10.50% - 12.50% depending on Your creditworthiness. These APRs will vary with the market based on the Prime Rate.
APR Balance Transfers and Cash Advances	World Mastercard: 14.74% - 21.74% depending on Your creditworthiness. These APRs will vary with the market based on the Prime Rate. Mastercard Platinum: 12.49% - 19.49% depending on Your creditworthiness. These APRs will vary with the market based on the Prime Rate. Mastercard Platinum Rewards: 14.24% - 21.24% depending on Your creditworthiness. These APRs will vary with the market based on the Prime Rate. Mastercard Platinum Secured: 10.50% - 12.50% depending on Your creditworthiness. These APRs will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	32.49% This APR will vary with the market based on the Prime Rate. This APR may be applied if: 1) You make a late payment. How Long Will The Penalty APR Apply? If Your APRs are increased for this reason, the Penalty APR applied to transactions that occur after the increase may be applied indefinitely. For transactions that occurred prior to the effective date of the increase, the increase will apply indefinitely unless three consecutive payments are received on or before the due date during the three-month period following such increase.
How to Avoid Paying Interest on Purchases	Your due date is at least 21 days after the close of each billing cycle. We will not charge You interest on purchases if You pay Your entire balance owed each month by the payment due date.
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 http://www.consumerfinance.gov/learnmore.

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Fees

Transaction Fees

- Foreign Transaction

1.00% of each foreign currency transaction in U.S. Dollars.
1.00% of each U.S. Dollar transaction that occurs in a foreign country.

Penalty Fees

- Returned Payment
- Late Payment

Up to **\$25.00**
For payments over \$25.00, **\$10.00 - \$25.00**, subject to Your payment amount.

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See Your Account Agreement for details.

Loss of Introductory APR: We may end Your Introductory APR and apply the penalty APR if You make a late payment.

SEE PAGE 1 for more important information about Your Account