Mastercard® Credit Card Application

F&M Bank

Officer #

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

For Military Lending Act Disclosure Information, please call (877) 331-2119.

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, physical 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. **Return Completed Applications to: BankCard Services, P.O. Box 779, Jefferson City, MO 65102; Fax (573) 634-1104**

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 **15.99%** to **25.74%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**15.99%** to **25.74%** Your APR will be based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**28.74%** 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 www.consumerfinance.gov/learnmore

Fees

Annual Fee	**None**
Transaction Fees • Balance Transfer • Cash Advance • International Transaction	 Either **$10** or **4%** of the amount of each transfer, whichever is greater Either **$10** or **4%** of the amount of each transfer, whichever is greater **3%** of each transaction once converted into U.S. Dollars
Penalty Fees • Late Payment • Over-the-Credit Limit • Returned Payment	 **Up to $35** None **Up to $35**

The information about the costs of the card described in this is accurate as of ("10/2026 "). This information may have changed after that date. 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.

If you would like to add an Authorized User, please provide Authorized User information in the section below.

Primary Applicant Information

First Name	Initial	Last	Birth Date	Social Security Number

Physical Address, City, State & Zip	Mailing Address, City, State & Zip (if different than physical)

Home Phone	Cell Phone	Preferred Email Address	Residential Status ☐Own ☐Rent ☐Other	Monthly Payment $

☐Drivers License # ☐Passport #	State	Issue Date	Expiration Date

Employed by	Position	Work Phone	Gross Monthly Income* $

*Income means wages, salary or tips, you currently earn or can reasonably expect to earn. Other examples include bonus pay, commissions and income from rental property, Interest dividends and retirement benefits paid. You do not have to include alimony, child support or separate maintenance income unless you want it considered as a basis for repayment. If you are under 21, you may consider the amount of another person's income that is regularly deposited into your account.

Authorized User Information

First Name	Initial	Last	Birth Date	Social Security Number

Physical Address, City, State & Zip	Mailing Address, City, State & Zip (if different than physical)

Home Phone	Cell Phone	Preferred Email Address		

☐Drivers License # ☐Passport #	State	Issue Date	Expiration Date

I hereby apply to The 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 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 to 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 is it approved.

Primary Applicant Signature	Date