CorPlatinum Visa® Credit Card

Important disclosures:

If you request and obtain a Visa® credit card from CorTrust Bank, N.A. (the "Bank"), the following disclosures will apply to your card and card account. The Cardholder Agreement that will be sent to you with your card contains additional terms and conditions regarding your card account.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**0%** introductory APR for six months. After that, your APR will be **12.74%**, **15.74%** or **19.74%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**0%** introductory APR for six months. After that, your APR will be **12.74%**, **15.74%** or **19.74%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**29.99%**
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
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 http://www.consumerfinance.gov/learnmore.

Fees	
Annual Fee	**None**
Transaction Fees	
• Balance Transfer	Either **$10** or **3%** of the amount of each transfer, whichever is greater (maximum fee **$100**). Waived for balance transfers at time of account opening.

• Cash Advances	Either **$10** or **5%** of the amount of each cash advance, whichever is greater (maximum fee **$100**).
• Foreign Transaction	**1%** of each transaction in U.S. dollars.
Penalty Fees	
• Late Payment	Up to **$40**.
• Over-the-Credit Limit	**None**
• Returned Payment	Up to **$40**.

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

Other Fees: Duplicate Statement Fee: $2 per statement; Replacement Card Fee: $25; Rush Delivery Fee: $40

*Certain fees may be waived or reduced in connection with an account opened by an active duty member of the Armed Forces or his or her dependents. Please call toll-free 1-877-231-3231 to hear the statement of the Military Annual Percentage Rate and a general description of the payment obligations for this credit card account.

The terms of your account, including any APR (or how an APR is calculated), are subject to change at any time in accordance with applicable law and your Cardholder Agreement.

Balance Transfers: Your requested balance transfers are contingent upon issuance of your account with us. Each transfer will reduce your available credit. Until your balance transfers are processed, you will need to make payments on your other card accounts to keep them current. Balance transfers are subject to the Balance Transfer Fee and the APR for Balance Transfers shown above; these fees are waived for balance transfers made at the time of account opening. Balance transfers cannot be used to pay other CorTrust Bank, N.A. obligations. If your requests exceed the amount of your approved credit line, we will fulfill your requests in the order you listed.

Cancellation of Balance Transfer: Balance transfers will not occur until at least ten (10) days after we send your account-opening disclosures. If after receiving your account-opening disclosures you elect to withdraw a request to transfer existing balances to your new account, you must notify the Bank by phone or in writing within ten (10) days of our sending such disclosures.

Arbitration Agreement and Waiver of Jury Trial: By applying for a credit card, you agree that any disputes with us (including any marketer or servicer) will be resolved by arbitration, and you agree to waive the right to a jury trial and the right to participate in a class action lawsuit or a class-wide arbitration. The term dispute includes any claims concerning (i) your past dealings with us, (ii) this application, (iii) any loan or advance from us; and (iv) your business relationship with us. This agreement will apply even if you cancel this application, your request for a credit card is denied, or your account is paid or closed. You have the right to opt-out of arbitration by writing us within thirty (30) days of applying for a credit card at the following address: PO Box 7030, Mitchell, SD 57301. A copy of the complete terms of this arbitration agreement is included in the Cardholder Agreement and is also available upon request at the previous listed address.

NOTICES: This card is available only to individuals residing in the CorTrust Bank, N.A. lending area with an existing loan, discount, deposit or trust service account with CorTrust Bank, N.A. (or its affiliates). By responding to the credit card offer made by the Bank, you are authorizing us to obtain credit reports about you, both now and in the future, for any legitimate business purpose associated with the Card Account, including, but not limited to, reviewing, modifying, renewing, or collecting on your Card Account. We allow only one account per customer. We will not process multiple applications from the same applicant. We will deny your application if you applied for and were denied a CorTrust, N.A. credit card within the last six months.

WISCONSIN RESIDENTS: No agreement, court order, or unilateral statement applying to marital property will adversely affect a creditor's interests unless prior to the time credit is granted, the creditor is furnished with a copy of the agreement, court order or statement, or has actual knowledge of the adverse provision. IF YOU ARE A MARRIED RESIDENT, CREDIT EXTENDED UNDER THIS CARD ACCOUNT WILL BE INCURRED IN THE INTEREST OF YOUR MARRIAGE OR FAMILY. A married applicant must send the applicant's name and social security number, and the name and address of the applicant's spouse, to CorTrust Bank, N.A., P.O. Box 7030, Mitchell, SD 57301 within fifteen (15) days of completing an application.

CorTrust Bank, N.A.

02/2026