

	Annual Percentage Rate	Variable Rate Information	Annual Card Fee	Grace Period/Free Ride	Cash Advance Transaction, Over-the-Credit-Limit, Late & Other Fees	Balance Calculation Method
Gold Card	11.15%	A variable rate of Prime plus 2.9%. Annual Percentage Rate may change monthly and is determined by the highest Prime Rate as reported in the Wall Street Journal on the 15 th day of the month. (Minimum 8.9%)	NONE	Grace Period for the Repayment of the Balance for Purchases. If you pay your entire Balance in full within 25 days of your Billing Closing Cycle Date each month, you will avoid finance charges on purchases.	Cash Advance Transaction Fee: 3% of the transaction amount (minimum \$5, maximum \$25) Late Fee: \$29 Over-the-Credit Limit Fee: \$29	Average Daily Balance including new transactions.
Classic Card	16.15%	A variable rate of Prime plus 7.9%. Annual Percentage Rate may change monthly and is determined by the highest Prime Rate as reported in the Wall Street Journal on the 15 th day of the month. (Minimum 8.9%)				

Card cost information is effective as of September 2007. For updates write: BankCard Center, P.O. Box 779, Jefferson City, MO 65102. You will be considered for a Gold card with a rate currently at 11.15% APR (Gold). If we cannot approve you for this card, we will consider you for a Classic card with a rate currently at 16.15% APR (Classic). We will consider your credit history and existing debt obligations in making this determination.

Applicant Information						
First Name	Initial	Last	Birth Date		Social Security Number	
Physical Address, City, State & Zip				Employed by		Work Phone
Mailing Address, City, State & Zip (if different than above)				Position		Monthly Gross Income**
Home Phone	Drivers License #	State	Exp Date	Residential Status <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other		
Co-Applicant Information						
Card Requested <input type="checkbox"/>			No Card Requested <input type="checkbox"/>			
First Name	Initial	Last	Birth Date		Social Security Number	
Physical Address, City, State & Zip				Employed by		Work Phone
Home Phone	Driver License #	State	Exp Date	Position		

**Alimony, child support and maintenance payments need not be revealed if you do not choose to rely on such income to obtain this credit.

Balance Transfer Request					
Financial Institution			Financial Institution		
Account Number			Account Number		
Payment Address			Payment Address		
City	State	Zip	City	State	Zip
AMOUNT I WANT TO TRANSFER: \$			AMOUNT I WANT TO TRANSFER: \$		

Balance Transfers will be treated as Cash Advances and will be subject to finance charges as of the date of the advance. Refer to you Cardholder Agreements for other specific account information. Balance Transfers may not be used to pay down any other Credit Card account with Central Bank.

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.

Applicant Signature	Co-Applicant Signature
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Central Trust Bank is allowed by law to share with its affiliates any information about its transactions or experiences with you. Unless otherwise permitted by law, Central

Bank will not share among its affiliates any other information that you provide or that it gets from third parties (for example, credit bureaus) if you check here.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

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.