

You may be pre-qualified for one of several different Milestone Gold Mastercard credit cards. The tables below provide important information about the rates, fees, and other cost information for each of these cards. Click on the links below to see the table for that card, or scroll down to see all of the tables.

If you are pre-qualified for a Milestone Gold Mastercard credit card, you will be provided the rates and fees specific to your offer.

This document contains important disclosures, including an Arbitration of Disputes Provision that will substantially affect your rights unless you reject it. However, the Arbitration of Disputes Provision does not apply if you are a Covered Borrower entitled to protection under the Federal Military Lending Act. Please see the section of this document labeled “Military Lending Act.”

24.90% APR with \$75 the first year, \$99 thereafter Annual Fee

24.90% APR with \$59 Annual Fee

24.90% APR with \$35 Annual Fee

## Milestone® Gold Mastercard® Account The Bank of Missouri

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<b>24.9%</b>
APR for Cash Advances	<b>29.9%</b>
Penalty APR and When It Applies	<b>29.9%</b> This APR may be applied to your account if you: 1. Make a late payment. <b>How Long Will the Penalty Rate Apply?</b> If your APR is increased for the above reason, the Penalty APR may apply to your account indefinitely.
Paying Interest	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. We will begin charging interest on cash advances on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$.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> .
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Fees	
Set Up and Maintenance Fees	NOTICE: Some of these set up and maintenance fees will be assessed before you begin using your card and will reduce the amount of credit you initially have available. For example, based on the credit line of \$300, your initial available credit will be only about \$265.
• Annual Fee	<b>\$35</b> the first year; <b>\$35</b> thereafter
Transaction Fees	
• Cash Advance	<b>\$0</b> during the first year; after the first year, either <b>\$5</b> or <b>5%</b> of the amount of each transaction, whichever is greater (not to exceed \$100)
• Foreign Transaction	<b>1%</b> of each transaction
Penalty Fees	
• Late Payment	Up to <b>\$39</b>
• Overlimit	Up to <b>\$39</b>
• Returned Payment Fee	Up to <b>\$39</b>

**How We Calculate Your Balance:** We use a method called “average daily balance (including new purchases)”. See your Cardholder Agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardholder Agreement.

## TERMS AND CONDITIONS

**The credit limit for an Milestone Gold Mastercard is \$300.**

The Milestone Gold Mastercard Account (“Account”) is issued by The Bank of Missouri (“we”, “our”, and “us”). This offer is only valid for new Accounts. You must be at least 18 years old (19 in AL), have a valid social security number, physical address, and a US IP address.

If you apply, you authorize us to gather information about you, including from your employer, your

bank, credit reporting agencies, and others, to verify your identity and evaluate your credit, and to review, maintain and perform collection activities on your Account. If you ask us, we will tell you whether or not we requested your credit report, and the names and addresses of any credit reporting agencies that provided us with such reports.

To be approved, you must:

<ul style="list-style-type: none"><li>• Have a U.S. IP address.</li><li>• Meeting our creditworthiness, including a review of your income and your debt, and meet our identity verification requirements.</li><li>• Not have been delinquent with any creditor within the last 60 days.</li></ul>	<ul style="list-style-type: none"><li>• Not have an existing Milestone Gold Mastercard Account.</li><li>• Not have had a Milestone Gold Mastercard Account that has been charged off due to delinquency.</li><li>• Not have applied for a Milestone Gold Mastercard Account within the last 60 days.</li></ul>
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If you are approved for a Milestone Gold Mastercard Account, we will mail you a complete Cardholder Agreement.

**Annual Fee:** The Annual Fee will be charged to your Account when it is opened. It is refundable as long as you cancel your Account and have not made any transactions.

**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 us to obtain, verify, and record information that identifies you when you open an account. What this means for you: When you open an account, we will ask you for your name, street 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 from you.

#### **CONSENT TO ELECTRONIC COMMUNICATIONS**

By submitting a prequalification request and/or application online, you agree to the following and this constitutes your consent for us to send you electronic communications about your prequalification, application, and Account. When you successfully consent and submit your prequalification and/or application through our website, you have successfully demonstrated that you are able to access the information we have posted on such online website.

**Communications:** You consent to receive communications relating to an Account in electronic form. The communications covered by your consent may include, but are not limited to, (i) the initial disclosure statement (ii) any disclosure required by federal, state or local law, including disclosures under the federal Truth in Lending Act, the federal Fair Credit Reporting Act, and the financial privacy provisions of the Gramm-Leach-Bliley Act, and (iii) other disclosures, notices or communications in connection with your prequalification and/or application for an Account.

**Withdrawing Consent:** You may not submit a pre-qualification request or application online for an Account unless you also provide your consent to receive electronic communications. Because this consent applies only to the pre-qualification and/or application process, and not to any future

communications, you do not have an opportunity to withdraw the consent after the application is submitted.

**Hardware and Software Requirements:** In order to access and retain electronic communications, you must have the following:

A widely used, recent generation web browser (for example, Internet Explorer, Safari or Firefox);

A personal computer or equivalent device capable of connecting to the internet via dial-up, DSL, cable modem, wireless access protocol or equivalent;

3. Adobe Reader 8.1 or later version;

Sufficient storage capacity on your hard drive or other data storage facility, or a means to print or store notices and information through your browser software.

**Paper Copies of Communications:** Upon your request, we will provide you with a paper copy of a communication that we provide electronically. If you would like a paper copy of any material, write to us at c/o Genesis FS Card Services, P.O. Box 4477, Beaverton, Oregon 97076. There will be no charge for a paper copy of any material we have provided electronically.

#### **IMPORTANT DISCLOSURES**

**MILITARY LENDING ACT:** The Military Lending Act provides protections for certain members of the Armed Forces and their dependents ("Covered Borrowers"). The provisions of this section apply to Covered Borrowers. If you would like more information about whether you are a Covered Borrower, you may contact us at 1-866-946-9545.

**Statement of MAPR:** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an Annual Percentage Rate of 36%. This rate must include, as applicable to the credit transaction or account: (1) the costs associated with credit insurance premiums; (2) fees for ancillary products sold in connection with the credit transaction; (3) any application fee charged (other than certain application fees for specified credit transactions or accounts); and (4) any participation fee charged (other than certain participation fees for a credit card account).

**Oral Disclosures:** In order to hear important disclosures and payment information about your Account, you may call 1-866-875-5929.

**Applicability of Arbitration of Disputes Provision.** The Arbitration of Disputes Provision set forth in this document and the Cardholder Agreement does not apply to Covered Borrowers.

**ARBITRATION OF DISPUTES PROVISION: PLEASE READ THIS ARBITRATION OF DISPUTES PROVISION CAREFULLY. UNLESS YOU SEND US THE REJECTION NOTICE DESCRIBED BELOW, THIS PROVISION WILL APPLY TO YOUR ACCOUNT, AND MOST DISPUTES BETWEEN YOU AND US WILL BE SUBJECT TO INDIVIDUAL ARBITRATION.**

**THIS MEANS THAT: (1) NEITHER A COURT NOR A JURY WILL RESOLVE ANY SUCH DISPUTE; (2) YOU WILL NOT BE ABLE TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING; (3) LESS INFORMATION WILL BE AVAILABLE; AND (4) APPEAL RIGHTS WILL BE LIMITED. THIS ARBITRATION OF DISPUTES PROVISION DOES NOT APPLY TO YOU IF, AS OF THE DATE YOU ARE APPROVED FOR AN ACCOUNT, YOU ARE A MEMBER OF THE ARMED FORCES OR A DEPENDENT OF SUCH MEMBER ENTITLED TO PROTECTION UNDER THE FEDERAL MILITARY LENDING ACT. PLEASE SEE THE SECTION OF THIS DOCUMENT LABELED "MILITARY LENDING ACT." IF YOU WOULD LIKE MORE INFORMATION ABOUT WHETHER YOU ARE ENTITLED TO PROTECTION UNDER THE FEDERAL MILITARY LENDING ACT, YOU MAY CONTACT US AT 1-866-946-9545.**

The Cardholder Agreement, which we will send to you if approved, provides that you and we will resolve claims on your Account by binding arbitration as opposed to in court with a judge or jury. You may opt out of this arbitration provision within 60 days after the opening date of your Account. Your Cardholder Agreement will explain how you may do so. Your Cardholder Agreement terms will also provide that you waive the right to pursue class actions against us.

#### **STATE NOTICES**

**California Residents:** A married applicant may apply for a separate account. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a consumer reporting agency if you fail to fulfill the terms of your credit obligations. After credit approval, each applicant shall have the right to use the credit account up to the limit of the account. Each applicant may be liable for amounts extended under the plan to any joint applicant.

**Delaware Residents:** Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month.

**Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**Married Wisconsin Residents:** No provision of any marital property agreement, unilateral statement or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant you credit, or we have actual knowledge of the adverse obligation. All obligations on this account will be incurred in the interest of your marriage or family. You understand that we may be required to give notice of this account to your spouse. Married Wisconsin residents must furnish the name and address of their spouse to Genesis FS Card Services, P.O. Box 4477, Beaverton, OR 97008.

**Kentucky Residents:** You may pay the unpaid balance of your account in whole or in part at any

time.

**New York and Vermont Residents:** We may obtain a consumer report for any legitimate purpose in connection with your account or your application, including but not limited to reviewing, modifying, renewing and collecting on your account. Upon your request, we will inform you of the names and addresses of any Consumer Reporting Agencies that have furnished the reports. New York residents may contact the New York State Department of Financial Services at 1-800-518-8866 or [www.dfs.ny.gov](http://www.dfs.ny.gov) to obtain a comparative list of credit card rates, fees and grace periods.

**Utah Residents:** As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

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[Back to top](#)

## **Milestone® Gold Mastercard® Account**

### **The Bank of Missouri**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>24.9%</b>
<b>APR for Cash Advances</b>	<b>29.9%</b>
<b>Penalty APR and When It Applies</b>	<b>29.9%</b> This APR may be applied to your account if you: 1. Make a late payment. <b>How Long Will the Penalty Rate Apply?</b> If your APR is increased for the above reason, the Penalty APR may apply to your account indefinitely.
<b>Paying Interest</b>	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. We will begin charging interest on cash advances on the transaction date.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$.50.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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>.</b>

Fees	
<b>Set Up and Maintenance Fees</b>	<p>NOTICE: Some of these set up and maintenance fees will be assessed before you begin using your card and will reduce the amount of credit you initially have available. For example, based on the credit line of \$300, your initial available credit will be only about \$241.</p>
• <b>Annual Fee</b>	<b>\$59</b> the first year; <b>\$59</b> thereafter
<b>Transaction Fees</b>	
• <b>Cash Advance</b>	<b>\$0</b> during the first year; after the first year, either <b>\$5</b> or <b>5%</b> of the amount of each transaction, whichever is greater (not to exceed \$100)
• <b>Foreign Transaction</b>	<b>1%</b> of each transaction
<b>Penalty Fees</b>	
• <b>Late Payment</b>	Up to <b>\$39</b>
• <b>Overlimit</b>	Up to <b>\$39</b>
• <b>Returned Payment Fee</b>	Up to <b>\$39</b>

**How We Calculate Your Balance:** We use a method called “average daily balance (including new purchases)”. See your Cardholder Agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardholder Agreement.

## TERMS AND CONDITIONS

**The credit limit for an Milestone Gold Mastercard is \$300.**

The Milestone Gold Mastercard Account (“Account”) is issued by The Bank of Missouri (“we”, “our”, and “us”). This offer is only valid for new Accounts. You must be at least 18 years old (19 in AL), have a valid social security number, physical address, and a US IP address.

If you apply, you authorize us to gather information about you, including from your employer, your bank, credit reporting agencies, and others, to verify your identity and evaluate your credit, and to review, maintain and perform collection activities on your Account. If you ask us, we will tell you whether or not we requested your credit report, and the names and addresses of any credit reporting agencies that provided us with such reports.

To be approved, you must:

<ul style="list-style-type: none"> <li>• Have a U.S. IP address.</li> <li>• Meeting our creditworthiness, including a review of your income and your debt, and meet our identity verification requirements.</li> <li>• Not have been delinquent with any creditor within the last 60 days.</li> </ul>	<ul style="list-style-type: none"> <li>• Not have an existing Milestone Gold Mastercard Account.</li> <li>• Not have had a Milestone Gold Mastercard Account that has been charged off due to delinquency.</li> <li>• Not have applied for a Milestone Gold Mastercard Account within the last 60 days.</li> </ul>
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**Annual Fee:** The Annual Fee will be charged to your Account when it is opened. It is refundable as long as you cancel your Account and have not made any transactions.

**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 us to obtain, verify, and record information that identifies you when you open an account. What this means for you: When you open an account, we will ask you for your name, street 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 from you.

#### **CONSENT TO ELECTRONIC COMMUNICATIONS**

By submitting a prequalification request and/or application online, you agree to the following and this constitutes your consent for us to send you electronic communications about your prequalification, application, and Account. When you successfully consent and submit your prequalification and/or application through our website, you have successfully demonstrated that you are able to access the information we have posted on such online website.

**Communications:** You consent to receive communications relating to an Account in electronic form. The communications covered by your consent may include, but are not limited to, (i) the initial disclosure statement (ii) any disclosure required by federal, state or local law, including disclosures under the federal Truth in Lending Act, the federal Fair Credit Reporting Act, and the financial privacy provisions of the Gramm-Leach-Bliley Act, and (iii) other disclosures, notices or communications in connection with your prequalification and/or application for an Account.

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**Hardware and Software Requirements:** In order to access and retain electronic communications, you must have the following:

A widely used, recent generation web browser (for example, Internet Explorer, Safari or



Firefox);

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3. Adobe Reader 8.1 or later version;

Sufficient storage capacity on your hard drive or other data storage facility, or a means to print or store notices and information through your browser software.

**Paper Copies of Communications:** Upon your request, we will provide you with a paper copy of a communication that we provide electronically. If you would like a paper copy of any material, write to us at c/o Genesis FS Card Services, P.O. Box 4477, Beaverton, Oregon 97076. There will be no charge for a paper copy of any material we have provided electronically.

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**ARBITRATION OF DISPUTES PROVISION: PLEASE READ THIS ARBITRATION OF DISPUTES PROVISION CAREFULLY. UNLESS YOU SEND US THE REJECTION NOTICE DESCRIBED BELOW, THIS PROVISION WILL APPLY TO YOUR ACCOUNT, AND MOST DISPUTES BETWEEN YOU AND US WILL BE SUBJECT TO INDIVIDUAL ARBITRATION. THIS MEANS THAT: (1) NEITHER A COURT NOR A JURY WILL RESOLVE ANY SUCH DISPUTE; (2) YOU WILL NOT BE ABLE TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING; (3) LESS INFORMATION WILL BE AVAILABLE; AND (4) APPEAL RIGHTS WILL BE LIMITED. THIS ARBITRATION OF DISPUTES PROVISION DOES NOT APPLY TO YOU IF, AS OF THE DATE YOU ARE APPROVED FOR AN ACCOUNT, YOU ARE A MEMBER**

**OF THE ARMED FORCES OR A DEPENDENT OF SUCH MEMBER ENTITLED TO PROTECTION UNDER THE FEDERAL MILITARY LENDING ACT. PLEASE SEE THE SECTION OF THIS DOCUMENT LABELED "MILITARY LENDING ACT." IF YOU WOULD LIKE MORE INFORMATION ABOUT WHETHER YOU ARE ENTITLED TO PROTECTION UNDER THE FEDERAL MILITARY LENDING ACT, YOU MAY CONTACT US AT 1-866-946-9545.**

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**Married Wisconsin Residents:** No provision of any marital property agreement, unilateral statement or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant you credit, or we have actual knowledge of the adverse obligation. All obligations on this account will be incurred in the interest of your marriage or family. You understand that we may be required to give notice of this account to your spouse. Married Wisconsin residents must furnish the name and address of their spouse to Genesis FS Card Services, P.O. Box 4477, Beaverton, OR 97008.

**Kentucky Residents:** You may pay the unpaid balance of your account in whole or in part at any time.

**New York and Vermont Residents:** We may obtain a consumer report for any legitimate purpose in connection with your account or your application, including but not limited to reviewing, modifying, renewing and collecting on your account. Upon your request, we will inform you of the

names and addresses of any Consumer Reporting Agencies that have furnished the reports. New York residents may contact the New York State Department of Financial Services at 1-800-518-8866 or [www.dfs.ny.gov](http://www.dfs.ny.gov) to obtain a comparative list of credit card rates, fees and grace periods.

**Utah Residents:** As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

1903MMCPQ\_S\_11202

[Back to top](#)

## **Milestone® Gold Mastercard® Account**

### **The Bank of Missouri**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>24.9%</b>
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## **Fees**

<b>Set Up and Maintenance Fees</b>	NOTICE: Some of these set up and maintenance fees will be assessed before you begin using your card and will reduce the amount of credit you initially have available. For example, based on the credit line of \$300, your initial available credit will be only about \$225.
• <b>Annual Fee</b>	<b>\$75</b> the first year; <b>\$99</b> thereafter
<b>Transaction Fees</b>	
• <b>Cash Advance</b>	<b>\$0</b> during the first year; after the first year, either <b>\$5</b> or <b>5%</b> of the amount of each transaction, whichever is greater (not to exceed \$100)
• Foreign Transaction	<b>1%</b> of each transaction
<b>Penalty Fees</b>	
• <b>Late Payment</b>	Up to <b>\$39</b>
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<p>review of your income and your debt, and meet our identity verification requirements.</p> <ul style="list-style-type: none"> <li>• Not have been delinquent with any creditor within the last 60 days.</li> </ul>	<ul style="list-style-type: none"> <li>• Not have had a Milestone Gold Mastercard Account that has been charged off due to delinquency.</li> <li>• Not have applied for a Milestone Gold Mastercard Account within the last 60 days.</li> </ul>
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**Statement of MAPR:** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an Annual Percentage Rate of 36%. This rate must include, as applicable to the credit transaction or account: (1) the costs associated with credit insurance premiums; (2) fees for ancillary products sold in connection with the credit transaction; (3) any application fee charged (other than certain application fees for specified credit transactions or accounts); and (4) any participation fee charged (other than certain participation fees for a credit card account).

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**Applicability of Arbitration of Disputes Provision.** The Arbitration of Disputes Provision set forth in this document and the Cardholder Agreement does not apply to Covered Borrowers.

**ARBITRATION OF DISPUTES PROVISION: PLEASE READ THIS ARBITRATION OF DISPUTES PROVISION CAREFULLY. UNLESS YOU SEND US THE REJECTION NOTICE DESCRIBED BELOW, THIS PROVISION WILL APPLY TO YOUR ACCOUNT, AND MOST DISPUTES BETWEEN YOU AND US WILL BE SUBJECT TO INDIVIDUAL ARBITRATION. THIS MEANS THAT: (1) NEITHER A COURT NOR A JURY WILL RESOLVE ANY SUCH DISPUTE; (2) YOU WILL NOT BE ABLE TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING; (3) LESS INFORMATION WILL BE AVAILABLE; AND (4) APPEAL RIGHTS WILL BE LIMITED. THIS ARBITRATION OF DISPUTES PROVISION DOES NOT APPLY TO YOU IF, AS OF THE DATE YOU ARE APPROVED FOR AN ACCOUNT, YOU ARE A MEMBER OF THE ARMED FORCES OR A DEPENDENT OF SUCH MEMBER ENTITLED TO PROTECTION UNDER THE FEDERAL MILITARY LENDING ACT. PLEASE SEE THE SECTION OF THIS DOCUMENT LABELED "MILITARY LENDING ACT." IF YOU WOULD LIKE**

**MORE INFORMATION ABOUT WHETHER YOU ARE ENTITLED TO PROTECTION UNDER THE FEDERAL MILITARY LENDING ACT, YOU MAY CONTACT US AT 1-866-946-9545.**

The Cardholder Agreement, which we will send to you if approved, provides that you and we will resolve claims on your Account by binding arbitration as opposed to in court with a judge or jury. You may opt out of this arbitration provision within 60 days after the opening date of your Account. Your Cardholder Agreement will explain how you may do so. Your Cardholder Agreement terms will also provide that you waive the right to pursue class actions against us.

**STATE NOTICES**

**California Residents:** A married applicant may apply for a separate account. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a consumer reporting agency if you fail to fulfill the terms of your credit obligations. After credit approval, each applicant shall have the right to use the credit account up to the limit of the account. Each applicant may be liable for amounts extended under the plan to any joint applicant.

**Delaware Residents:** Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month.

**Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**Married Wisconsin Residents:** No provision of any marital property agreement, unilateral statement or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant you credit, or we have actual knowledge of the adverse obligation. All obligations on this account will be incurred in the interest of your marriage or family. You understand that we may be required to give notice of this account to your spouse. Married Wisconsin residents must furnish the name and address of their spouse to Genesis FS Card Services, P.O. Box 4477, Beaverton, OR 97008.

**Kentucky Residents:** You may pay the unpaid balance of your account in whole or in part at any time.

**New York and Vermont Residents:** We may obtain a consumer report for any legitimate purpose in connection with your account or your application, including but not limited to reviewing, modifying, renewing and collecting on your account. Upon your request, we will inform you of the names and addresses of any Consumer Reporting Agencies that have furnished the reports. New York residents may contact the New York State Department of Financial Services at 1-800-518-8866 or [www.dfs.ny.gov](http://www.dfs.ny.gov) to obtain a comparative list of credit card rates, fees and grace periods.

**Utah Residents:** As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

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[Back to top](#)

## **Milestone® Gold Mastercard® Account**

### **The Bank of Missouri**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>24.9%</b>
<b>APR for Cash Advances</b>	<b>29.9%</b>
<b>Penalty APR and When It Applies</b>	<b>29.9%</b> This APR may be applied to your account if you: 1. Make a late payment. <b>How Long Will the Penalty Rate Apply?</b> If your APR is increased for the above reason, the Penalty APR may apply to your account indefinitely.
<b>Paying Interest</b>	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. We will begin charging interest on cash advances on the transaction date.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$.50.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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>.</b>

<b>Fees</b>	
<b>Set Up and Maintenance Fees</b>	NOTICE: Some of these set up and maintenance fees will be assessed before you begin using your card and will reduce the amount of credit you initially have available. For example, based on the credit line of \$300, your initial available credit will be only about \$241.



• <b>Account Opening Fee</b>	<b>\$25</b> (one-time)
• <b>Annual Fee</b>	<b>\$59</b> the first year; <b>\$59</b> thereafter
<b>Transaction Fees</b>	
• <b>Cash Advance</b>	<b>\$0</b> during the first year; after the first year, either <b>\$5</b> or <b>5%</b> of the amount of each transaction, whichever is greater (not to exceed \$100).
• Foreign Transaction	<b>1%</b> of each transaction.
<b>Penalty Fees</b>	
• <b>Late Payment</b>	Up to <b>\$38</b>
• <b>Overlimit</b>	Up to <b>\$38</b>
• <b>Returned Payment Fee</b>	Up to <b>\$38</b>

**How We Calculate Your Balance:** We use a method called “average daily balance (including new purchases)”. See your Cardholder Agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardholder Agreement.

## TERMS AND CONDITIONS

**The credit limit for an Milestone Gold Mastercard is \$300.**

The Milestone Gold Mastercard Account (“Account”) is issued by The Bank of Missouri (“we”, “our”, and “us”). This offer is only valid for new Accounts. You must be at least 18 years old (19 in AL), have a valid social security number, physical address, and a US IP address.

If you apply, you authorize us to gather information about you, including from your employer, your bank, credit reporting agencies, and others, to verify your identity and evaluate your credit, and to review, maintain and perform collection activities on your Account. If you ask us, we will tell you whether or not we requested your credit report, and the names and addresses of any credit reporting agencies that provided us with such reports.

To be approved, you must:

<ul style="list-style-type: none"> <li>• Have a U.S. IP address.</li> <li>• Meeting our creditworthiness, including a review of your income and your debt, and meet our identity verification requirements.</li> <li>• Not have been delinquent with any creditor within the last 60 days.</li> </ul>	<ul style="list-style-type: none"> <li>• Not have an existing Milestone Gold Mastercard Account.</li> <li>• Not have had a Milestone Gold Mastercard Account that has been charged off due to delinquency.</li> <li>• Not have applied for a Milestone Gold Mastercard Account within the last 60</li> </ul>
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If you are approved for a Milestone Gold Mastercard Account, we will mail you a complete Cardholder Agreement.

**Annual Fee:** The Annual Fee will be charged to your Account when it is opened. It is refundable as long as you cancel your Account and have not made any transactions.

**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 us to obtain, verify, and record information that identifies you when you open an account. What this means for you: When you open an account, we will ask you for your name, street 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 from you.

### **CONSENT TO ELECTRONIC COMMUNICATIONS**

By submitting a prequalification request and/or application online, you agree to the following and this constitutes your consent for us to send you electronic communications about your prequalification, application, and Account. When you successfully consent and submit your prequalification and/or application through our website, you have successfully demonstrated that you are able to access the information we have posted on such online website.

**Communications:** You consent to receive communications relating to an Account in electronic form. The communications covered by your consent may include, but are not limited to, (i) the initial disclosure statement (ii) any disclosure required by federal, state or local law, including disclosures under the federal Truth in Lending Act, the federal Fair Credit Reporting Act, and the financial privacy provisions of the Gramm-Leach-Bliley Act, and (iii) other disclosures, notices or communications in connection with your prequalification and/or application for an Account.

**Withdrawing Consent:** You may not submit a pre-qualification request or application online for an Account unless you also provide your consent to receive electronic communications. Because this consent applies only to the pre-qualification and/or application process, and not to any future communications, you do not have an opportunity to withdraw the consent after the application is submitted.

**Hardware and Software Requirements:** In order to access and retain electronic communications, you must have the following:

- A widely used, recent generation web browser (for example, Internet Explorer, Safari or Firefox);
- A personal computer or equivalent device capable of connecting to the internet via dial-up, DSL, cable modem, wireless access protocol or equivalent;
- 3. Adobe Reader 8.1 or later version;  
Sufficient storage capacity on your hard drive or other data storage facility, or a means to print or store notices and information through your browser software.

**Paper Copies of Communications:** Upon your request, we will provide you with a paper copy of a communication that we provide electronically. If you would like a paper copy of any material,

write to us at c/o Genesis FS Card Services, P.O. Box 4477, Beaverton, Oregon 97076. There will be no charge for a paper copy of any material we have provided electronically.

### **IMPORTANT DISCLOSURES**

**MILITARY LENDING ACT:** The Military Lending Act provides protections for certain members of the Armed Forces and their dependents ("Covered Borrowers"). The provisions of this section apply to Covered Borrowers. If you would like more information about whether you are a Covered Borrower, you may contact us at 1-866-946-9545.

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