CEDAR HILL NATIONAL BANK ISSUER OF THE CATO CREDIT CARD

April 27, 2022

To Whom It May Concern:

We do not have a pricing addendum for Cedar Hill National Bank and the Cato Credit Card.

Thank you,

Kellie B. Conrad

Compliance Supervisor Cedar Hill National Bank

Kerlin BL

Issuer of the Cato Card

704-556-4370

877-557-3526