Stock Yards Bank & Trust®
MEMBER FDIC

INTEREST RATE AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases[a]	**0 %** Intro APR for the first six billing cycles on purchases when a purchase is made within the first 90 days the Account is open. After that, your APR will be **19.49 %**. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers[a]	**0 %** Intro APR for the first six billing cycles the Account is open. After that, your APR will be **19.49 %**. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances[b]	**24.00 %** This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after close of each billing cycle. We will not charge you interest on purchases if you pay the entire balance by the due date each month. We will begin charging interest on balance transfers and cash advances on the transaction date.
Minimum Interest Charge	If you are charged periodic interest, the charge will be no less than **$1.00**.
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 Fees	**None**
Transaction Fees	
•**Balance Transfer**	**$10.00** or **3%** of the amount of each transfer, whichever is greater
•**Cash Advance**	**$10.00** or **3%** of the amount of each cash advance, whichever is greater
•**Foreign Fees**	**3%** of each transaction in U.S. dollars
Penalty Fees	
•**Late Payment**	**Up to $36.00** *See footnote*[c] *for explanation.*
•**Over-the-Credit Limit**	**None**
•**Returned Payment**	**$35.00**

How We Will Calculate Your Balance: We use the "average daily balance" method (including new transactions). See Account Agreement for more details.
Billing Rights: Information on your rights to dispute transactions and how to exercise those rights are provided on the back of your statement.
Loss of Introductory APR: We may end your introductory APR if you are late in paying your required Minimum Payment.
How We Will Calculate Your Variable APRs: We calculate variable APRs by adding a margin to the highest U.S. Prime Rate (the "Index") published in the Money Rates section of The Wall Street Journal ("WSJ") on the 10th day of each month. If the 10th falls on a day the WSJ does not publish, we will identify the Index on the last publishing day preceding the 10th day of the month. Any change in the Index will become effective on the first day of the month following the date the WSJ published the related change in the Index. The APR may increase or decrease each month if the Prime Rate changes. Any new rate will be applied as of the first day of your billing cycle during which the Index has changed. If the APR increases, you will pay a higher interest charge and may pay a higher minimum payment. The Prime Rate is simply a reference index and is not the lowest interest rate available. If The WSJ stops publishing the Prime Rate, we will select a similar reference rate.
Prime Rate: The new Annual Percentage Rate will be applied to any outstanding balance on the Account as of the first day of the billing cycle in which the new Annual Percentage Rate becomes effective.
Prime Rate is 7.00 % as of 9/17/2026

[a]We add 12.49% to the Index to determine the Purchase and Balance Transfer APR. Maximum APR 24.00%.
[b]We add 19.99%to the Index to determine the Cash Advance APR. Maximum APR 24.00%.

Note: This account may not be eligible for balance transfers.

[c]**Late Payment Fee Details:** If your Total Minimum Payment Due is not received by your Payment Due Date, a Late Payment Fee of $25 will be assessed; $36 for subsequent occurrences that are within 6 billing cycles of a previous occurrence. However, the Late Payment Fee will not exceed the Total Minimum Payment Due.

Other Fees
Other Fees Research Fee: $40.00 per hour plus $2.00 per page requested.
Card Replacement: $5 replacement fee if we replace the same card number within 12 months. Up to $50.00 rush delivery fee.

MILITARY LENDING ACT NOTICE: 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 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To receive this information and a description of your payment obligation verbally, please call 1-800-625-9066.

Effective Date: 9/17/2026

CREDIT CARD AGREEMENT AND DISCLOSURE

THIS IS YOUR AGREEMENT ("Agreement") AND DISCLOSURE STATEMENT WITH STOCK YARDS BANK & TRUST. PLEASE READ IT CAREFULLY AND KEEP IT FOR YOUR RECORDS. IT SUPERSEDES ALL PRIOR AGREEMENTS AND DISCLOSURE STATEMENTS RELATING TO YOUR ACCOUNT. YOU DO NOT HAVE TO SIGN THIS AGREEMENT. YOUR AGREEMENT TO ALL OF THESE PROVISIONS, AS AMENDED FROM TIME TO TIME INCLUDING THE CARD ISSUED BY US, WILL BE SHOWN BY YOUR APPLICATION FOR THE CARD, YOUR ACCEPTANCE OF THE CARD, OR YOUR USE OF THE CARD, WHICHEVER OCCURS FIRST.

1. Definitions Used to Understand Your Agreement with Us: In this Agreement, the word "Card" means either one or more Visa® credit cards and any duplicates, renewals or substitutions we issue. The word "cardholder" means any applicant or co-applicant to whom a Card is issued by us. The words, "you," "your," and " yours" mean all cardholders (primary and secondary); anyone cardholder permits to use the Card(s); as well as any authorized user for whom an additional Card(s) is issued to the extent of their purchases and cash advances, as well as transactions by anyone they permit to use the Card(s). The words "Bank," "we," "us," and "our" mean Stock Yards Bank & Trust.

2. 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, 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.

3. How to Use this Account: You must sign the Card in order to use it. You can purchase or lease goods and services ("Purchases") from any merchant who honors your Card up to your Maximum Credit Limit by presenting your Card and acknowledging the sale with the merchant. You may also use the Card to obtain cash loans ("Cash Advances") up to your Maximum Credit Limit from financial institutions that accept the Visa credit card. You agree not to present your Card or obtain a Cash Advance for any extension of credit in excess of your available credit limit (the difference between your outstanding balance and your Maximum Credit Limit) on your account. Certain purchases and cash advances require authorization prior to completion of the transaction. In some cases, you may be asked to provide identification. If our system is not working, we may not be able to authorize a transaction, even though you have sufficient credit available. Also, for security reasons, we may block the use of your Card in certain countries or geographic areas. We will have no liability to you or others if any of these events occur. You authorize us to honor any Purchase or Cash Advance you make by telephone or mail on this account. You agree that a signature is not necessary as identification in such cases. We reserve the right to refuse to honor any request for credit, to reduce your credit limit or terminate your account at any time using our sole discretion, based on changes in the economy, the Bank's financial condition, your creditworthiness or for any other reason not prohibited by law.

4. ATM Access: If you have received a personal identification number (PIN), you may use your Card and PIN to obtain Cash Advances at any Automatic Teller Machine ("ATM") that accepts your Card. Your PIN is confidential and should not be disclosed to anyone. You agree not to write your PIN on your Card, you will not keep your Card and PIN together, and you will not provide your PIN to anyone who is not an authorized user. Except as otherwise provided in this Agreement, advances through ATM access will be treated as Cash Advances under this Agreement. Owners of ATMs that we do not own may charge fees in addition to any fees disclosed in this Agreement. This is not a fee charged by your Bank; however, any such fee will be considered a cash advance and added to your account. The party charging the fee is required to provide appropriate disclosures to you with regard to any such fees.

5. Maximum Credit Limit: Your Maximum Credit Limit will appear on your periodic statement. At our discretion, we may change your credit limit at any time, and may provide separate limits for purchases, for cash advances and for balance transfers. We will notify you if we do, either by mail or through your monthly billing statement. You may request a change to your credit limit by contacting the Bank by telephone or mail. Your continued use of the card will show your agreement to any such increase. If you object to an increase in your credit limit, you must notify Bank in writing. Upon receipt of such notice, your credit limit will be reduced to its prior limit or the limit requested; however, you will be responsible to pay any amounts by which you have exceeded the reduced limit. You agree to pay any amounts you owe that exceed your Maximum Credit Limit upon demand. You agree we are not obligated to extend to you credit for any amount that would cause your outstanding balance to exceed your Maximum Credit Limit, or for any amount if your outstanding balance already exceeds your Maximum Credit Limit. Any increase in your Maximum Credit Limit requested by you will require you to make an application for our approval. In assessing your credit limit under the provisions in this Section (either at our discretion or upon request): (a) you authorize us to review your credit history, including consumer credit reports; (b) you authorize us to have this review made by third parties to determine whether you meet the criteria we have set for such an increase; and (c) this process shall not be pre-screening under the Fair Credit Reporting Act or other applicable laws or regulations based on our existing relationship and this Agreement. Credit balances will be refunded to you upon request or as required under law as provided herein by mailing a check to the address to which statements are provided payable to the order of the primary cardholder. You agree that the Maximum Credit Limit will at no time exceed the agreed upon amount, and that any credit balance will not be available or increase the Maximum Credit Limit available for new purchases or cash advances during any billing cycle.

6. Limits for ATM and Over-the-Counter Cash Advances: Limits can be determined by contacting the Bank's Credit Card Department as set forth at the end of this Agreement.

7. General Terms Governing Your Payments: You will be jointly and severally liable and agree to pay the Bank for all charges (Purchases, Cash Advances, finance charges, and other charges added to your account under the terms of this or any other agreements with us) extended to you or anyone else using any Card issued for your account, unless the use of such Card is by a person other than you, who does not have actual, implied or apparent authority for such use and from which you receive no benefit. Authority includes, but is not limited to, any authorized users permitting another person to use any Card(s). Further, all users are obligated to us for all charges they make, authorize or permit. If you grant authority to make transactions to a person, you are liable for the transaction unless you notify us the use of the Card is no longer authorized. The Bank can accept late or partial payments as well as payments that are marked with "paid in full" or other restrictive endorsements, without losing any of our rights under this Agreement. You must pay the Bank in U.S. dollars drawn on funds on deposit in the United States. If you make payment with other currencies or from an institution domiciled outside the United States, then your payment will not be credited until the funds have been collected by using U.S. dollars. The Bank will determine the method of applying payments and credits to your account, which will in all respect comply with any specific requirements of payments received by mail at the location directed by us on your periodic statement by 5:00 PM EST you will receive credit that day; for payments made in person at our branch or office your account will be credited the business day payment is received, all other payments shall be credited within five (5) days of receipt. To protect you and us, the Bank, may in its sole discretion place a temporary freeze on all or part of the credit available to you for new Purchases or Cash Advances under this Agreement any time the Bank receives a large payment ($1,000.00 or more), by a method other than cash, certified funds or electronic transfer. In such cases, the Bank may freeze your credit line until payment is actually collected by us.

8. Minimum Payment Due: You can pay off your account balance in full each month or you can pay in monthly installments. If you do not pay your balance in full, you agree to pay at least a minimum payment of 3% of the periodic statement New Balance (rounded to the nearest whole dollar) or $25.00, whichever is greater at the end of each statement period. If the New Balance shown on your periodic statement is $25.00 or less, you agree to pay this amount. Unless the Bank takes other action as a result of a default under this Agreement, the Minimum Payment Due will also include any amount that is past due and any amount by which your New Balance exceeds your credit limit. Payments and credits will be applied first to pay billed but unpaid finance charges; annual fee (if applicable); late charges, and other fees or charges provided for herein; and next to balances on your periodic statement with the highest APR. You agree to pay at least the Minimum Payment Due each month, but you may pay more than that amount at any time without a penalty. The sooner you pay your new balance, the less you will have to pay in finance charges. The "Payment Due Date" will be shown on your periodic statement.

9. Grace Period: For the repayment of the balance for Purchases, a Grace Period will be at a minimum 25 days from the close of the billing cycle. If you pay your New Balance in full prior to the end of the Grace Period we will not charge you a Finance Charge on Purchases. The Grace Period does not apply to Cash Advances or Balance Transfers. See your statement for billing cycle date.

10. Returns and Adjustments Regarding Your Transaction with Merchants: Merchants and others who honor your Card may give credit for returns or adjustments, and they will do so by sending the Bank a credit slip which will be posted to your account. If your credits and payments exceed what you owe the Bank, the amount will be applied against future Purchases and Cash Advances. Credit balances will be refunded upon your request or as required under law.

11. Additional Charges for Transactions in a Foreign Currency and "Cross-Border" Transactions: Currency Conversion Fee: If you effect or authorize a transaction with your access device in a currency other than US Dollars, Visa will convert the charge into a US Dollar amount. The Visa currency conversion procedure includes use of either a government mandated exchange rate, or a wholesale exchange rate selected by Visa, as applicable. The exchange rate Visa uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of the purchase or the date the transaction was posted to your account. Foreign transactions will be assessed a 3% Foreign Fee in U.S. dollars.

12. Finance Charges: WILL BE IMPOSED IN THE FOLLOWING MANNER AND WILL BE IN AMOUNTS NOT IN EXCESS OF THOSE PERMITTED BY LAW: The ANNUAL PERCENTAGE

RATE (APR) will be calculated by adding a margin to the highest U.S. Prime Rate (the "Index") as published in the "Money Rates" section of the Wall Street Journal ("WSJ") on the 10th day of each month. If the 10th falls on a day the WSJ does not publish, we will identify the Index on the last publishing day preceding the 10th day of the month. Any change in the APR that results from a change in the Index will become effective on the first day of the month following the date the WSJ publishes the related change in the Index. The credit card rates will be changed for your account on the 1st day of the billing cycle following the effective date of the Index change and be reflected on the following month's periodic statement. Your (APR) may increase with changes to the Index. We may set your margin based on certain criteria and will inform you accordingly.

a. **PURCHASES**: (1) No finance charge will be imposed during the next billing cycle (defined as the time interval between regular monthly billing statement dates) if you pay the entire New Balance shown on the current periodic statement and we receive your payment on or before the payment due date shown on the periodic statement. (2) In all other cases, a finance charge will be imposed based on the average daily balance of all Purchases and debit adjustments. We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, add any new Purchases and subtract any unpaid finance charge and any payments or credits. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." (3) The amount of the finance charge is calculated by multiplying the average daily balance for Purchases by the monthly periodic rate. The monthly periodic rate is the yearly interest rate divided by 12.

b. **CASH ADVANCES**: (1) Finance charges accrue on all Cash Advance amounts from the date charged to your account and continue so long as such amounts remain outstanding. There is no Grace Period. (2) A finance charge will be imposed on the average daily balance of Cash Advances, which is the sum of the Cash Advances (determined by including new Cash Advances and deducting any payments or credits and excluding any unpaid finance charge) outstanding each day during the billing cycle, divided by the number of days in the billing cycle. A Cash Advance appearing on the periodic statement is considered a part of the outstanding balance from the date of the transaction. (3) The amount of finance charge is calculated by multiplying the average daily balance for Cash Advances by the monthly periodic rate. The monthly periodic rate is the yearly interest rate divided by 12.

c. **BALANCE TRANSFERS**: (1) Finance charges accrue on all Balance Transfer amounts from the date charged to your account and continue so long as such amounts remain outstanding. There is no Grace Period. (2) A finance charge will be imposed on the average daily balance of Balance Transfers, which is the sum of the Balance Transfers (determined by including new Balance Transfers and deducting any payments or credits and excluding any unpaid finance charge) outstanding each day during the billing cycle, divided by the number of days in the billing cycle. A Balance Transfer appearing on the periodic statement is considered a part of the outstanding balance from the date of the transaction. (3) The amount of finance charge is calculated by multiplying the average daily balance for Balance Transfers by the monthly periodic rate. The monthly periodic rate is the yearly interest rate divided by 12.

13. Promotional Rate Finance Charges: From time to time and in our sole discretion we may offer a special promotional rate applicable to certain transactions such as particular Purchases (as defined by us), Cash Advances or Balance Transfer. Applicable terms and conditions will be disclosed at the time any such promotion is offered and are incorporated into this Agreement by reference. The promotional rate will apply only to the transactions and for the period of time set forth in any such offer from us. Existing balances and new Purchases, Cash Advances or Balance Transfers not expressly subject to any such promotion will remain governed by the terms and conditions of this Agreement. In addition, the terms and conditions of this Agreement will govern your obligations regarding any unpaid balance or transactions that are made subject to any such promotional offer, that are not fully paid within the time period set forth in such promotional offer.

14. Periodic Statement: We will send you a periodic billing statement whenever there is a credit or debit balance greater than $1 or a finance charge has been imposed on your account. Your periodic statement will show an itemized list of current charges (Purchases, Cash Advances and Balance Transfers) your New Balance, any Finance Charges, the minimum payment due, and the payment due date. In addition, it will show your current credit limit, payments, and credits, a summary showing your Purchases, Cash Advances and Balance Transfers, the merchant, electronic terminal or financial institution at which transactions were made, as well as other information concerning your account. Sales, Cash Advance, Balance Transfer, credit or other slips cannot be returned with any periodic statement. You will retain a copy of any such transaction acknowledgement furnished at the time of the transaction in order to verify your periodic statement. E-Statements: If provided electronically, you will be sent a notice via e-mail that your periodic statement for the billing cycle is available. E-mails from us will be sent to the e-mail address provided by any cardholder.

15. Additional Benefits/Card Enhancements: The Bank may from time to time offer additional services to your account, such as travel accident insurance, purchase rewards or rebates. You understand that the Bank is not obligated to continue or to offer such services and may withdraw or change them at any time. If these benefits are withdrawn prior to any accrued use by you, the Bank will have no obligation to provide the benefit or enhancement, or any other compensation or consideration.

16. Merchant Disputes: The Bank is not responsible for the refusal of a merchant or financial institution to honor your Card, or a dispute regarding a purchase except as set forth in the Your Rights If You Are Dissatisfied With Your Credit Card Purchases set forth at the end of this Agreement.

17. Recurring Transactions: If you authorize a merchant or any other person to charge your account for recurring transactions, you must notify the merchant if (1) you wish to discontinue the transactions; (2) your account is closed; (3) your account number changes; and (4) your Card expiration date changes. We participate in a service to provide merchants updated information regarding recurring transactions. However, not all merchants may participate in this service and you are responsible for updating Card information for recurring transactions directly with the merchant.

18. What Happens When You Exceed Your Maximum Credit Limit: Transactions, individually or in aggregate, in excess of your limit may be approved at the Bank's discretion. There is no over-the limit fee assessed in those instances.

19. Late Payment Fee: If your Total Minimum Payment Due is not received by your Payment Due Date, a Late Payment Fee of $25 will be assessed; $36 for subsequent occurrences that are within 6 billing cycles of a previous occurrence. However, the Late Payment Fee will not exceed the Total Minimum Payment Due.

20. Returned Payment or Insufficient Funds Fee: We will charge your account a $35.00 fee if your payment by any method, including check, electronic transfer, online banking, in person or otherwise, is not honored, collected by us, or if we must return it to you because it cannot be processed for any reason. This fee will be added to your account balance.

21. Charge for Statement Copies, Research and Card Replacement: We will charge a fee of $40.00 per hour plus $2.00 per page requested. However, no charge will be imposed in connection with any actual or asserted billing error. We may charge a fee to replace a lost card, but will charge up to a $50 rush delivery fee if non-standard delivery is selected.

22. Cash Advance Fee: Bank will charge a cash advance fee (Finance Charge) equal to $10 or 3.00% of each such advance, whichever is greater.

23. Your Responsibility and Liability for Unauthorized Use and Lost or Stolen Cards: If your Card is lost or stolen, or if you are afraid someone used or may use it without your permission, implied or apparent authority, you must notify the Bank at once by calling 1-800-625-9066 or 1-800-992-4951. If notice is given orally, you will promptly confirm it in writing at the contact information provided below. The Bank may require you to provide us certain information in writing to help us investigate any unauthorized use. Further, you agree to cooperate and assist us or any government or law enforcement agent or agency in investigating, collecting or pursuing any other rights (civil and criminal) relating to any unauthorized use. Do not use the Card after you have notified the Bank, even if you find them or have them returned to you. You are liable for all transactions that you authorize.
No Liability: You will have no liability for unauthorized use of your Card or other access devices for non-ATM transactions made over the Visa Network if the following conditions are met: (1) You have not been grossly negligent; and (2) You have not committed, participated in or conspired to commit any fraudulent act or scheme involving the use of your Visa credit card account. Limited Liability: For transactions on other networks or ATM transactions, you may be liable for unauthorized transactions using your Card, or other access devices that occur before we are notified. However your liability for unauthorized use on networks other than Visa will not exceed $50.00. In any case, you will not be liable for any unauthorized use after notifying us of the loss theft or unauthorized use of your Card or other access devices.

24. What the Bank may do if You do not meet Your Obligations under this Agreement "Default"): You will be in default if:

a. you fail to pay the Minimum Payment Due by the Payment Due Date;
b. the Bank, in its sole discretion, feels insecure (For example: Our good faith belief that your ability to pay your account is impaired; use of your account in any manner or in any way that may expose the Bank to a risk of loss; etc.);
c. your ability to repay is materially reduced by a change in your employment, by an increase in your obligations, by bankruptcy or insolvency proceedings involving you, by your death, or (for community property state residents only) by a change in marital status or domicile;
d. you exceed your credit limit without our permission;
e. you have made a false or misleading statement to us in your application or otherwise;

f. you are in default under any other agreement with us;
g. if you use or authorize the use of any Card(s) to make or facilitate any illegal transaction; or
h. you fail to perform any of your other obligations under the terms of this Agreement as it may be amended from time to time.

Upon default we may close your account to future purchases and advances and, to the extent not prohibited by Applicable Law (defined below), demand immediate payment of your entire account balance, after giving you any notice and opportunity to cure the default if required by Applicable Law. The Bank's sole obligation hereunder with regard to determining and declaring an event of default is the exercise of "good faith," based on its subjective understanding of applicable facts. We shall also have the right to close your account and terminate access privileges where your account is inactive for such periods of time as we may from time-to-time determine to be appropriate for protecting both our and your interests.

25. When You may be Responsible for Legal and Other Costs: You agree to pay all costs incurred by the Bank in collecting any amounts you owe or in enforcing or protecting the Bank's rights under this Agreement, including attorneys' fees, and also those costs, expenses and attorneys' fees incurred in any appellate, bankruptcy and post-judgment proceedings, except as limited or prohibited by Applicable Law.

26. Updating and Disclosing Financial Information: We may report your performance under this Agreement to credit reporting agencies and secure follow-up credit reports on you for any legitimate business reason, including if you fail to make your minimum payments on time. We can reinvestigate and reevaluate any information you provide on your Card application at any time, and in the course of doing so, we may ask you to provide additional information, request credit bureau reports and/or otherwise verify your current credit standing. Access to Account Information: You agree that all borrowers and authorized users will have access to information regarding transactions on their account, including but not limited to Purchases, Cash Advances, Balance Transfers, account balances, account history, payments and other information relating to or arising with regard to this account or any transaction.

27. Change of Name, Address E-mail or Employment: You will notify the Bank immediately if your name, home address, e-mail or employment changes. You are solely responsible for the accuracy of the contact information on the Bank's books and records.

28. Correcting the Bank's Credit Report: If you think the Bank reported erroneous information about you to a credit reporting agency, call the Bank at 1-800-625-9066 or 1-800-992-4951. The Bank will promptly investigate the matter. The Bank will contact each credit reporting agency whose records may reflect an error. The Bank will require them to correct your report if its investigation decides that you were correct. If the Bank disagrees with you after the investigation, the Bank will advise you of these results.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

29. When Your Account may be Closed and Effects of Account Closing: Any individual cardholder without the consent of other cardholders may close your account at any time by notifying us in writing as indicated in this Agreement. The Bank may close your account or suspend your Card privileges at any time without prior notice. The Bank may also reissue a different Card at any time. You must return the Card to the Bank upon request. You agree that the Card remains the property of the Bank. Each Card we issue will have an expiration date. Upon expiration of your Card your account will automatically terminate; or the Bank, in its sole discretion, may extend your Agreement and issue a new card with a new expiration date. If your account is closed, expires or your credit privileges are terminated or suspended, you will remain responsible for paying all amounts you owe us according to the terms of this Agreement. Without limiting the foregoing, the Bank has the right to terminate your account or any part of the services provided pursuant to this Agreement and to demand the return of all cards, and other access devices if the Bank, in its sole discretion, feels that it is insecure for any reason whatsoever; including but not limited to mismanagement of your account, failing to safeguard any access device, creation of any credit balances by you that may increase the risk of loss or exposure of the Bank or failing to cooperate with the Bank or others with regard to any claim of unauthorized use or any other defense to payment under Applicable Law.

30. REWARDS: Customer will earn 1% back in the form of a statement credit on net purchases (purchase minus any credits or returns) only. Purchases do not include balance transfers, cash advances, ATM transactions, convenience checks, disputed or unauthorized purchases/fraudulent transactions, Card account fees and finance charges. Your account must be open and in good standing (i.e. not cancelled, delinquent, terminated, over the limit, lost or otherwise not available for your use) prior to redemption. Rewards expire 36 months from the date posted to your Rewards account. Redeeming Rewards Statement Credit - Minimum request of $25 up to the total Rewards account balance at the time you redeem. Your statement credit will post to your account within 5 business days and will appear on your next statement after it is posted. • The credit is applied to the overall balance on the account, which means that you must still make the monthly Minimum Payment Due. Statement credits may not be canceled or returned. Rewards Terms and Conditions are available at UChoose Rewards online account profile.

31. Additional Terms of Agreement: To the extent not prohibited by Applicable Law, the terms, interpretation and enforcement of any claim or dispute arising under this Agreement. This Agreement is the contract which governs all transactions on your Account even though Purchase, Cash Advance, Balance Transfer, credit or other documents or acknowledgements may contain different terms.

32. Changing This Agreement: The Bank may change the terms of this Agreement, including the APR, at any time. Except where limited by Applicable Law, the new terms, including, but not limited to, increasing the finance charge or the way the Bank calculates finance charges, late charges, and the minimum payment due, will apply both to new Purchases, Cash Advances, Balance Transfers and to the existing outstanding balance of your account as of the day of the change. In accordance with Applicable Law, the Bank will notify you of any increased charge or change by writing to you at the most recent e-mail or mailing address provided by you on the Bank's books and records.

33. The Effect of any Delay in Enforcement or Waiver: The Bank may delay or waive enforcement of any of the provisions of this Agreement, including any agreement to make timely payments, without losing its right to enforce the same provision later or any other provisions of this Agreement. You waive the right to receive notice of any waiver or delay or presentment, demand, protest or dishonor. You also waive any applicable statute of limitations to the full extent permitted by Applicable Law and any right you may otherwise have to require the Bank to proceed against any person before suing you to collect. You understand that the Bank will not be liable for a merchant's or other parties' refusal to honor your Card whether due to an error by the Bank, the merchant, the Bank's authorized agent or other third party.

34. Assignability: You may not transfer or assign your account or Card to any other person. The Bank may assign or transfer this account, your account balance, or this Agreement to another person, who will have all of our rights hereunder. This Agreement is binding on your heirs and legal representatives. If there are joint obligors or authorized users for this credit plan, each of you will have the right to use the account to obtain advances pursuant to the terms hereof. Any one obligor's elections, transactions and directions to the Bank shall be binding upon all obligors. Each of you will be liable for all obligations owing on the account whether borrowed by you or otherwise and whether within or beyond the credit limit. Your liability will be joint and several. Either party has the right to cancel this Agreement. Further each of you is responsible for all amounts borrowed by any authorized user(s). Authorized users and other users may also be required to repay the amount owed for charges they make; however, you remain, at all times, primarily responsible for all amounts owed. All Cards, billing statements and notices will be mailed or delivered to the address given on the application for either applicant unless you direct otherwise in writing. If any law or judicial ruling makes any part, provision, sentence or section of this Agreement unenforceable, the remainder will continue in full force and effect.

35. Choice of Law: Except to the extent superseded by Federal Law, this Agreement shall be subject to and interpreted under the laws of the Commonwealth of Kentucky, with all interest and assessments authorized pursuant to K.R.S. 286.6.

36. Compliance with Applicable Laws and Prohibition of Illegal Transactions: You warrant and agree that you will at all times comply with all applicable laws ("Applicable Laws") including the laws of the Commonwealth of Kentucky and the laws of the United States; and that your Card and services are at all times subject to Applicable Laws. Further, you agree and warrant that your Credit Card, other access device or any related account will not be used to make or facilitate any illegal transaction(s) as determined by Applicable Law; and that any such use, including any such authorized use, will constitute an event of default under this Agreement. Certain federal and/or state laws or Card Service Providers' Rules may limit or prohibit certain transactions such as (but not limited to) those coded as possible gambling transactions. The Bank may decline to accept, process or pay any transaction that we believe to be illegal or unenforceable (regarding your obligation to pay us or otherwise) under Applicable Law; or which is otherwise limited or prohibited, including but not limited to any transaction involving or relating to any gambling activity. Such prohibition or limitations may affect some otherwise proper or allowable transactions such as charges incurred at a hotel-casino. You understand and agree such limitations/prohibitions are not within the Bank's control and that the Bank will not have any liability, responsibility or culpability whatsoever for any such use by you or any authorized user(s); or for declining to accept, process, or pay any such transaction. You further agree to indemnify and hold the Bank harmless from any suits, liability, damages or adverse action of any kind that results directly or indirectly from any such use of your account and/or access devices.

YOUR BILLING RIGHTS STATEMENT - KEEP THIS NOTICE FOR FUTURE USE This Notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act, including your right to dispute transactions.

NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT / BILLING AT:
Attn: Credit Card Dept
Stock Yards Bank & Trust
PO Box 32890
Louisville, KY 40232-2890

If you notice the loss or theft of your credit card or a possible unauthorized use of your Card, you should write to us immediately at:

Stock Yards Bank
PO Box 32890
Louisville, KY 40232-2890

or call us at 1-800-625-9066 or 1-800-992-4951.

You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us.

What To Do If You Think You Find A Mistake On Your Statement
If you think there is an error on your statement, write to us at:

Stock Yards Bank
PO Box 32890
Louisville, KY 40232-2890

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe what you believe is wrong and why you believe it is a mistake

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter
When we receive your letter, we must do two things:

- Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
- Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:
We cannot try to collect the amount in question, or report you as delinquent on that amount. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
We can apply any unpaid amount against your credit limit.
After we finish our investigation, one of two things will happen: If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you
owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first $50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

Stock Yards Bank
PO Box 32890
Louisville, KY 40232-2890

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

CONTACT INFORMATION
Stock Yards Bank
Attn: Credit Card Dept
PO Box 32890
Louisville, KY 40232-2890

To Report a Lost or Stolen Card
Call: 1-800-625-9066 or 1-800-992-4951

37. ARBITRATION AGREEMENT. READ THIS PROVISION CAREFULLY AS IT WILL HAVE A SUBSTANTIAL IMPACT ON HOW DISPUTES AND CLAIMS YOU AND WE HAVE AGAINST EACH OTHER ARE RESOLVED. YOU HAVE THE RIGHT TO REJECT THIS ARBITRATION AGREEMENT AS SET FORTH BELOW. In the event of a dispute between you and us arising out of or relating to this account or the relationships resulting from this account or any other dispute between you or us ("Claim"), either you or we may choose to resolve the Claim by binding arbitration, as described below, instead of in court. Any Claim (except for a claim challenging the validity or enforceability of this arbitration agreement, including the Class Action Waiver) may be resolved by binding arbitration if either side requests it. THIS MEANS IF EITHER YOU OR WE CHOOSE ARBITRATION, NEITHER PARTY SHALL HAVE THE RIGHT TO LITIGATE SUCH CLAIM IN COURT OR TO HAVE A JURY TRIAL. ALSO DISCOVERY AND APPEAL RIGHTS ARE LIMITED IN ARBITRATION. Even if all parties have opted to litigate a Claim in court, you or we may elect arbitration with respect to any Claim made by a new party or any new Claims later asserted in that lawsuit. This Arbitration Provision does not apply if, on the date you submit your Application or on the date we seek to invoke our arbitration provision, you are a member of the Armed Forces or a dependent of such a member covered by the federal Military Lending Act. If you would like more information about whether you are covered by the Military Lending Act, please contact us at:

Stock Yards Bank & Trust
1040 East Main Street
Louisville, Kentucky 40206
Phone: 1.800-992-4951

CLASS ACTION WAIVER. ARBITRATION MUST BE ON AN INDIVIDUAL BASIS. THIS MEANS NEITHER YOU NOR WE MAY JOIN OR CONSOLIDATE CLAIMS IN ARBITRATION BY OR AGAINST OTHER CARDMEMBERS, OR LITIGATE IN COURT OR ARBITRATE ANY CLAIMS AS A REPRESENTATIVE OR MEMBER OF A CLASS OR IN A PRIVATE ATTORNEY GENERAL CAPACITY. The arbitrator may award injunctive relief only in favor of the individual party seeking relief and only to the extent necessary to provide relief warranted by that party's individual Claim. The arbitrator may not award class, representative or public injunctive relief. If a court decides that applicable law precludes enforcement of any of this paragraph's limitations as to a particular Claim for relief, then after all appeals from that decision have been exhausted, that Claim (and only that Claim) must be severed from the arbitration and may be brought in court. Only a court, and not an arbitrator, shall determine the validity, scope, and effect of the Class Action Waiver.

Your Right to Go To Small Claims Court. We will not choose to arbitrate any individual Claim you bring in small claims court or your state's equivalent court, as long as that court does not permit class, representative or consolidated actions. However, if such a Claim is transferred, removed or appealed to a different court, we may then choose to arbitrate.

Governing Law and Rules. This arbitration agreement is governed by the Federal Arbitration Act (FAA). Arbitration must proceed only with the American Arbitration Association (AAA). The rules for the arbitration will be those in this arbitration agreement and the procedures of the chosen arbitration organization, but the rules in this arbitration agreement will be followed if there is disagreement between the agreement and the organization's procedures. If the organization's procedures change after the Claim is filed, the procedures in effect when the Claim was filed will apply. For a copy of the organization's procedures, to file a claim or for other information, please contact:

AAA at
1101 Laurel Oak Rd.
Voorhees, NJ 08043
www.adr.org
Phone 1-877-495-4185

If AAA is completely unavailable, and if you and We cannot agree on a substitute, then either you or we may request that a court with jurisdiction appoint a substitute.

Fees and Costs. If You wish to begin arbitration against Us but you cannot afford to pay the organization's or arbitrator's costs, We will advance those costs if you ask us in writing. Any request like this should be sent to:

Stock Yards Bank
Attn: Arbitration
P.O. Box 32890
Louisville, KY 40232-2890.

If you lose the arbitration, the arbitrator will decide whether you must reimburse us for money we advanced for you for the arbitration. If you win the arbitration, we will not ask for reimbursement of money we advanced. Additionally, if you win the arbitration, the arbitrator may decide that you are entitled to be reimbursed your reasonable attorneys' fees and costs (if actually paid by you).

Hearings and Decisions. You agree that in person arbitration hearings will take place in the federal jurisdiction of your address at the time the Claim is filed. A single arbitrator, licensed in the jurisdiction, will be appointed with at least ten (10) years of experience and with expertise in the substantive laws applicable to the subject matter of dispute.

The arbitrator must:

- Follow all applicable substantive law, except when contradicted by the FAA;
- Follow applicable statutes of limitations;
- Honor valid claims of privilege;
- Issue a written decision including the reasons for the award.

The arbitrator's decision will be final and binding except for any review allowed by the FAA. However, if more than $100,000 was genuinely in dispute, then either you or we may choose to appeal to a new panel of three arbitrators by the same arbitration administrator. The appellate panel is completely free to accept or reject the entire original award or any part of it. The appeal must be filed with the arbitration organization not later than 30 days after the original award is issued. The appealing party pays all appellate costs unless the appellate panel determines otherwise as part of its award.

Other Beneficiaries of this Provision. In addition to you and us, the rights and duties described in this arbitration agreement apply to: our Affiliates and our and their officers, directors and employees; any third party co-defendant of a claim subject to this arbitration provision; and all joint cardholders and Authorized Users of your account(s).

Right to Provisional Remedies Preserved. Nothing in this arbitration agreement shall be deemed to limit or constrain our right to resort to self-help remedies, such as the right to preserve or obtain possession of property, to exercise any security interest or lien we may hold in property, or to comply with legal process or to obtain provisional remedies such as injunctive relief, attachment or garnishment by a court having appropriate jurisdiction.

Damages. The parties agree to waive any right to recover the following in any arbitration arising out of or related to this agreement and the arbitrator(s) are not empowered to, award punitive damages; award exemplary damages, except where permitted by statute award incidental, indirect or consequential damages, including damages for lost profits.

Survival of this Provision. This arbitration provision shall survive:

- closing of your account;
- voluntary payment of your account or any part of it;
- any legal proceedings to collect money you owe;
- any bankruptcy by you; and
- any sale or assignment by us of your account.

You Have the Right to Reject Arbitration for this Account. You may reject the arbitration agreement but only if we receive from you a written notice of rejection within 30 days of your receipt of the Card after your account is opened. You must send the notice of rejection to: Stock Yards Bank &
Trust Attn: Legal Department, P.O. Box 32890, Louisville, KY 40232-2890. Your rejection notice must include your name, address, phone number, account number and personal signature. No one else may sign the rejection notice for you. Your rejection notice also must not be sent with any other correspondence. Rejection of arbitration will not affect your other rights or responsibilities under this Agreement. If you reject arbitration, neither you nor we will be subject to the arbitration provisions for this account. Rejection of arbitration for this account will not constitute rejection of any prior or future arbitration agreement between you and us.