

MASTERCARD AND/OR VISA CARD AGREEMENT AND DISCLOSURE STATEMENT

The issuer of the MasterCard(s) and/or VISA card(s) is Legends Bank, Linn, Missouri (Bank) and the card(s) is issued to the person(s) named on the initial card mailer, and on said card(s), and any authorized user of card(s) (such person or persons are hereafter collectively called Cardholder), upon the following terms and conditions, to which cardholder expresses his consent and agreement by signing or using or consenting to the use of said card(s). As used in this agreement, Account means the Cardholder's MasterCard or VISA account with the Bank, and Card means the MasterCard(s) or VISA card(s), checks and account number issued in connection with the Cardholder's Account.

1. The Card shall remain the property of Bank and shall be surrendered to Bank upon Bank's request.

2. Cardholder assumes responsibility for all credit extended through the use of the Card. Cardholders issued the same Account numbers jointly and severally assume responsibility to repay all amounts incurred through the use of the Account and applicable finance charges, service fees and expenses and for credit life insurance premiums if authorized by Cardholder. Cardholder hereby requests Bank to issue a renewal Card on or before the renewal date of the Card.

3. Bank has established for your Account the initial credit limit indicated on the initial card mailer. Bank may increase or decrease the credit limit from time to time either by a separate notice to Cardholder or by reflecting the change on a monthly statement to be sent to Cardholder. Cardholder agrees not to incur charges which will result in credit in excess of that from time to time specifically authorized by Bank. Charges in excess of the credit limit agreed to by Bank are in breach of the Agreement and will be considered fraud. Notwithstanding any language or figures to the contrary, the Bank shall have the absolute right to require immediate payment of the entire outstanding balance in excess of the credit limit. Bank may, in its sole discretion, allow a Cardholder to exceed the credit limit on one or more occasions, but shall have no obligation to do so. However, Bank shall not be deemed to have increased a Cardholder's credit by allowing Cardholder to exceed the credit limit, and shall not be obligated to permit the Cardholder to exceed the credit limit on subsequent occasions.

4. Cardholder agrees to pay, at such place as Bank designates and in accordance with billings and the customer payment schedule, the amounts incurred through the use of the Card, all applicable finance charges, service fees, credit life insurance premiums (if authorized) and all other fees and expenses authorized by this Agreement and hereafter charged by Bank. Bank may charge \$20.00 per hour for locating and producing or Cardholder such items as copies of statements, sales slips, or refund slips requested by Cardholder. Monthly statements sent to Cardholder's address, as provided to Bank by Cardholder, will be deemed correct and accepted by Cardholder unless Bank is notified to the contrary in writing within 60 days of the mailing of such statement.

5. The required monthly payment shall be one-fortieth (1/40th) of the outstanding balance on the statement date, with a minimum payment of the lesser of Ten Dollars (\$10.00) or the outstanding balance. If any amount is overdue, that amount will be added to the minimum payment. Any payment amount in excess of the minimum payment will not be applied in satisfaction of future minimum payments. If Cardholder is in default in the payment of a minimum payment for 15 days or more from the due date shown on the monthly statement, Cardholder agrees to pay a late payment charge equal to the lesser of 5% of the overdue payment or \$25.00. Payments should be made at the address indicated for payment on the monthly statements and will be posted to the Account on the date of receipt if received at that address prior to 10:00 a.m. Payments received at any other location will be posted promptly but may be subject to a delay in crediting of up to five (5) days after day of receipt. The outstanding balance

may be prepaid in whole or in part at any time.

6. A. Variable Periodic Rate: Annual Percentage Rate. The initial "Monthly Periodic Rate", for credit purchases and cash advances, applied to your account under this agreement is estimated to be .979167% (as of Feb. 11, 2009). This is an estimated corresponding initial ANNUAL PERCENTAGE RATE of 11.75%. The ANNUAL PERCENTAGE RATE may increase or decrease as follows: The ANNUAL PERCENTAGE RATE will be determined monthly and will take effect on the first day of the billing cycle in the month after the change occurs. The ANNUAL PERCENTAGE RATE in effect for each billing cycle will be equal to the Prime Rate plus 8.5 percentage points. "Prime Rate" means the highest Prime Rate published in the "Money Rates" table in THE WALL STREET JOURNAL on the 10th calendar day of month, or if no rate is published on the 10th, then on the next succeeding calendar date on which a Prime Rate is published. An increase in the Prime Rate will increase the ANNUAL PERCENTAGE RATE and the monthly periodic rate applied to your account. The ANNUAL PERCENTAGE RATE and Monthly Periodic Rate will not change more often than monthly. You can call 573-897-2204 for the current actual rate. Any increase or decrease in the ANNUAL PERCENTAGE RATE and the monthly periodic rate will cause the FINANCE CHARGE on your account and the minimum payment due to increase or decrease accordingly.

B. The Average Daily Balance shall be computed as follows: The Bank takes the beginning balance of the Account each day, adds any new credit purchases and cash advances posted to the Account, and subtracts any payments as received and credits as posted to the Account, but excluding any unpaid Finance Charge. Credit Purchases are also subtracted if Cardholder pays the New Balance shown on the monthly statement for the previous billing cycle within 25 days after the Statement Closing Date, as shown on that monthly statement. This gives the daily balance in the Account. All of the daily balances for the billing cycle are added up and divided by the number of days in the billing cycle to determine the Average Daily Balance for that billing cycle. Except as provided above, finance charges shall begin to accrue on all purchases and credit life insurance premiums from the date as of which they are posted to the Account.

C. All payments shall be applied in the following order: first the outstanding finance charge on cash advances, then to outstanding finance charges on purchases, then to billed cash advance fees, then to fees on purchases, then to minimum payments due on cash advances, then to minimum payments due on purchases, then to previous cash advance balance, then to previous purchases balance, then to new cash advance balance, then to new purchase balance, then to unbilled fees on cash advances, then to unbilled fees on purchases, then to all other fees.

7. In the event Cardholder shall request a replacement card for a lost or stolen Card, a fee of \$10.00 will be charged for each replacement card. This fee will not apply to Cards issued as renewals of expired Cards.

8. In case the Card is lost or stolen, or if an unauthorized use of the Card has occurred, Cardholder agrees to promptly notify Bank or Credit Card Security Department, P.O. Box 30042, Tampa, FL 33630, by telephone 1-800-325-3678, and to immediately confirm such notice in writing. The cardholder will not be liable for unauthorized use if the following conditions are met: 1. The cardholder must have exercised reasonable care in safeguarding his or her card from risk of loss or theft. 2. The cardholder must not have reported two or more incidents of unauthorized use within the preceding twelve months. 3. The account must be in good standing.

9. The Card and the privileges thereunder may be cancelled or suspended by Bank at any time without notice, and may be cancelled by Cardholder at any time by giving Bank written notice at least two business days before the date of termination. Neither cancellation nor suspension shall affect Cardholder's obligation to pay amounts owing with respect to the Card, provided that upon cancellation, Bank may declare the entire outstanding balance in the Account immediately due and payable to the extent permitted by law. The Card is not transferable. Neither the absence of Cardholder's signature nor the termination of this Agreement

or Cardholder's privileges with respect to the Card will relieve Cardholder from liability for charges incurred through the use of the Card. Use of Card after its cancellation is fraudulent and subjects user to legal proceedings.

10. In addition to Bank's agreement to extend credit to Cardholder for retail purchases, service charges and cash advances up to Cardholder's credit limit, as set forth above, Bank further agrees to extend credit to Cardholder to pay for credit life insurance premiums in the form of purchase charges, if authorized by Cardholder. In determining whether to approve Cardholder's application for a Card, Bank will not consider whether Cardholder is covered by credit life insurance.

11. Bank has no responsibility for any merchandise purchased or services rendered to Cardholder through the use of the Card, except as shall be required by law, and Cardholder agrees to first assert any claims or defenses regarding any merchandise or services so purchased against the seller. Bank shall not be responsible for the refusal by any person or entity to honor Cardholder's Card, or for the retention of Cardholder's Card by any person or entity. Bank will not make cash refunds on charges incurred with the Card. Bank will not stop payment on any purchase charges made through use of the Card.

12. The Credit hereunder is extended in Missouri and it is agreed that this Agreement shall be governed by Missouri law except to the extent governed by federal law. The invalidity of any term or condition hereof shall not affect the validity of any other term or condition.

13. To the extent permitted by law and unless Bank determines otherwise, all obligations incurred through the use of the Card shall become immediately due without notice in the event of (a) the death, legal incompetency, insolvency or bankruptcy of Cardholder, (b) the institution of garnishment or attachment proceedings involving Cardholder, or (c) any breach or default hereunder or in any other obligation owed by Cardholder to Bank or to any other person or entity. If more than one person constitutes the Cardholder under this Agreement, then, as used in this Paragraph 13, the term Cardholder means any one of those persons. The Bank shall be entitled to recover from Cardholder the reasonable costs of collection incurred by Bank to collect any portion of the Account, including but not limited to reasonable attorney fees for attorneys who are not Bank employees.

14. Any notice given to Cardholder will be deemed given when deposited in the United States Mail, postage prepaid, addressed to Cardholder at its last known address as shown on the records of the Bank. If more than one person constitutes the Cardholder under this Agreement, then notice to any one of them shall constitute notice to all.

15. Bank may change the terms of this Agreement without notice to Cardholder, unless notice is required by law. Any amendment will become effective at the time Bank states in its notice to Cardholder or, if no notice is required, in Bank's discretion. To the extent permitted by applicable law, the amended Agreement (including any higher finance charge or other charges) may apply to the entire unpaid balance of the Account before the amendment became effective. Bank may, at any time, add or delete credit services or replace a Cardholder's Card with another Card.

16. The Bank's failure to exercise any of its rights in the event of a Cardholder's default does not mean that Bank is unable to exercise those rights upon a later default. Bank will not lose any of its rights under this Agreement if it delays taking action for any reason. Bank may accept late or partial payments, as well as payments marked payment in full or with other restrictive endorsements, without losing any of its rights under this Agreement.

17. Cardholder agrees that Bank and any affiliate of Bank may make credit inquiries about Cardholder and, in response to credit inquiries, may give information about Cardholder and Cardholder's accounts to others to the extent permitted by law and in accordance with the Bank's Privacy Policy, as such may be amended from time to time.

18. Cardholder agrees that Bank may at any time assign and transfer

Cardholder's Account, this Agreement and Bank's rights and obligations under this Agreement to another person or entity without notice to Cardholder and without Cardholder's consent. Persons or entities to whom Cardholder's Account and this Agreement are assigned shall be entitled to all of Bank's rights under this Agreement.

19. Cardholder agrees that, if Cardholder defaults, Cardholder will pay all collection charges incurred by Bank in the collection of amounts owed to Bank in connection with the Card (including the charge of any collection agency or attorney utilized by Bank to collect such amounts, to the extent permitted by applicable law).

20. If Cardholder has other loans from Bank, or takes out other loans in the future, collateral securing such loans will also secure Cardholder's obligations with respect to the Card, and Cardholder hereby grants to bank a security interest in such existing collateral or will be deemed to have granted such to Bank on the date any future indebtedness is incurred. However, notwithstanding the foregoing, the Cardholder's obligations with respect to the Card shall in no event be secured by (i) Cardholder's primary residence, (ii) household goods or (iii) any other collateral to the extent that taking a security interest in such other collateral would be a violation of any applicable federal or state law or regulation.

21. Transactions Made in Foreign Currencies: If a transaction is made in a foreign currency, we and Visa International will convert the transaction into a U.S. dollar amount. Visa will act in accordance with their operating regulations or conversion procedures in effect at the time the transaction is processed. Currently, their regulations and procedures provide the currency conversion rate they use is either (1) a wholesale market rate or (2) a government-mandated rate in effect one day prior to the processing date. Visa assesses a 1.0% fee on international transactions when a currency conversion occurs. Visa will also impose a 0.8% fee on foreign transactions where a currency conversion is not performed. The currency conversion rate calculated in this manner that is in effect on the processing date may differ from the rate in effect on the transaction date or the posting date. The exchange rate for transactions in a foreign currency for MasterCard will be a rate selected by MasterCard from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate MasterCard itself receives, or the government mandated rate in effect for the applicable central processing date plus the 1% International Transaction Fee.

22. Cash Advances and Transaction Fee: You have obtained a cash advance if you obtain funds from an automated teller machine (ATM), through a convenience check, through home banking, or through a financial institution; make a wire transfer; acquire a money order, traveler's check, lottery ticket, betting or casino chip, or similar item; or engage in another similar transaction. (The amount of the cash advance may include a surcharge that the ATM owner imposes.) A fee of \$5.00 will be imposed on each cash advance obtained. The cash advance transaction fee may cause the annual percentage rate on the billing statement on which the cash advance first appears to exceed the nominal annual percentage rate.

23. There shall be no annual fee applied to the account.

24. Your credit card may not be used for any illegal transactions. Unlawful internet gambling notice - Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful internet gambling.

25. We offer a credit protection insurance with this product.

*The insurance product is not insured by the Government or the FDIC.

*The insurance product is not guaranteed by Legends Bank.

*The extension of credit is not conditioned on the purchase of the insurance product.

**YOUR BILLING RIGHTS
KEEP THIS NOTICE FOR FURTHER USE**

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

1. Notify Us in Case of Errors or Questions About Your Bill

If you think your bill is wrong or if you need more information about a transaction on your bill, write us using a separate sheet of paper. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. Send the completed letter to:

Customer Service
P.O. Box 30327
Tampa, FL 33630

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

2. Your Rights and Our Responsibilities After We Receive Your Written Notice.

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

3. Special Rule for Credit Card Purchases.

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

- (a) You must have made the purchase in your home state, or if not within your home state, within 100 miles of your current mailing address; and
- (b) The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases and Cash Advances	11.75% Variable Rate
Variable Rate Information	Your rate may vary. The rate is determined by adding the Prime Rate* and 8.50% for purchases and cash advances.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$.50.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Transaction Fees	
• Cash Advance	\$5 for each transaction
• Foreign Transaction	1% of each transaction in U.S. dollars when a currency conversion occurs or .8% of each transaction in U.S. dollars when a currency conversion is not performed.
Penalty Fees	
• Late Payment	Lesser of 5% of amount due or \$25
• Returned Payment	\$15.00

*The prime rate used to determine your APR for the billing period is the prime rate published in the Wall Street Journal on the 10th day of the prior month.

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)". See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise these rights is provided in your account agreement.

Charges Incurred by use of the card are due when the periodic statement is received.

The information about the costs of the card described in this disclosure is accurate as of July 1, 2010. This information may have changed after that date. To find out what may have changed, write to us at Legends Bank, P.O. Box 888, Linn, Missouri 65051.

INITIAL DISCLOSURES

1. Finance Charge Calculation Method.

1.1 Cash Advances. A Finance Charge will be imposed on Cash Advances from the date made or from the first day of the billing cycle in which the Cash Advance is posted to your account, whichever is later, and will continue to accrue until the date of payment. The Finance Charge for a billing cycle for Cash Advances is computed by applying the monthly Periodic Rate to the average daily balance of Cash Advances, which is determined by dividing the sum of such daily balances during the billing cycle by the number of days in the cycle. Each such daily balance is determined by adding to the Previous Balance (the outstanding balance of Cash Advances of your account at the beginning

of the billing cycle) any new Cash Advances received and subtracting, to the extent allocated to Cash Advances, any payments as received or credits as posted to your account, but excluding any unpaid Finance Charges.

1.2 Credit Purchases. A Finance Charge will be imposed on Credit Purchases only if you elect not to pay the entire New Balance shown on your monthly statement for the previous billing cycle within 25 days from the closing date of that statement. If you elect not to pay the entire New Balance shown on your previous monthly statement within that 25-day period, a Finance Charge will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new Credit Purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire New Balance is paid in full or until the date of payment if more than 25 days from the closing date. The Finance Charge for a billing cycle for Credit Purchases is computed by applying the monthly Periodic Rate to the average daily balance of Credit Purchases, which is determined by dividing the sum of such daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account, and subtracting, except to the extent allocated to Cash Advances, any payments as received and credits as posted to your account, but excluding any unpaid Finance Charges.

2. Monthly Periodic Rate: Annual Percentage Rate. The monthly periodic rate used to compute the FINANCE CHARGE for credit purchases and cash advances is .979167% per month as of Feb. 11, 2009. The corresponding current ANNUAL PERCENTAGE RATE is 11.75%. This rate is subject to change.

3. Minimum Periodic Payment. The minimum periodic payment required is the total New Balance as shown on your monthly billing statement if the amount is \$10.00 or less. If the New Balance exceeds \$10.00, the minimum periodic payment is 2.5% of that portion of the New Balance which does not exceed your credit limit, plus the entire portion of the New Balance in excess of your credit limit, plus any amount past due, or \$10.00, whichever is greater.

4. Other Charges.

4.1 Late Charges. If a payment of at least the amount of the minimum required payment is not received within 15 days after the Payment-Due-Date, a late charge shall be imposed equal to the lesser of 5% of the overdue payment or \$25.00.

4.2 Replacement Card Fee. In the event any additional or replacement cards are issued for any reason other than the issuance of a renewal card, a fee in the amount of \$10.00 may be imposed.

4.3 Document Fee. If a copy of any monthly statement, sales draft or similar document is provided by Bank at Cardholder's request (other than in connection with billing error inquiries or resolution), Bank may charge \$20.00 per hour for locating and producing such items.

4.4 Cash Advance Fee. \$5.00 for each transaction.

4.5 Minimum Finance Charge. A minimum FINANCE CHARGE of \$0.50 will be charged in each billing cycle in which a FINANCE CHARGE that is computed by application of the periodic rate would be less than \$0.50.

4.6 Returned Check Charge. A returned check charge in the amount of \$15.00 will be imposed for each check used in payment on the Credit Card account which is subsequently returned unpaid by the bank on which it is drawn.

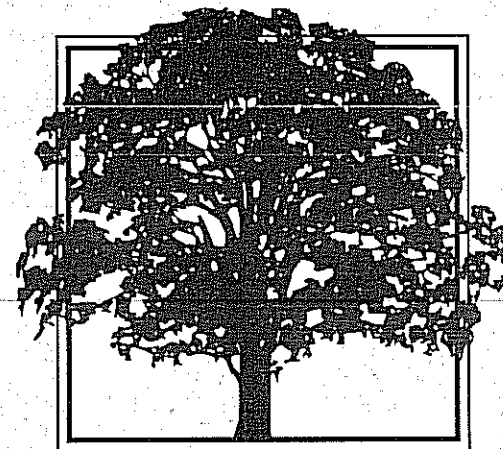
5. Billing Errors/Cardholder's Rights. See MasterCard and Visa Agreement, Disclosure and Notice, enclosed, for important information regarding your rights to dispute billing errors.

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For more information on other bank services see us at www.legendsbk.com

**MASTERCARD
& VISA**

**Agreement,
Disclosure
and Notice**



**LEGENDS
BANK**

MEMBER FDIC

Your Town. Your Bank.