

ASPIRE® CREDIT CARD FEATURES TERMS

Cash Back Rewards Program Details (if applicable):

How do I earn cash back rewards?

You will earn 3% cash back rewards when you use your credit card for gas and grocery purchases and utility bill payments. You will earn 1% cash back rewards when you use your credit card for other eligible purchases of goods and services and bill payments. Rewards will be earned when the transaction posts to your account and will remain as long as the purchases and bill payments are not returned or credited.

Purchases do NOT include fees or interest charges, balance transfers, cash advances, or purchases of other cash equivalents. Rewards are not earned for pending transactions.

How do I redeem cash back rewards?

All cash back rewards will automatically be redeemed in the form of an annual statement credit against your purchase balance in the anniversary month of your account opening as long as your account is in good standing.

Rewards can only be redeemed as a statement credit, which lowers your account balance. The statement credit cannot be used toward your minimum payment due or your monthly payment. You cannot request that the rewards be provided in cash.

What does 'account in good standing' mean?

An account will be deemed in good standing if it is not suspended, restricted, delinquent or otherwise in default. If your account is not in good standing on the anniversary date, you will not lose your rewards, but you must wait until the next anniversary month to be eligible to receive your rewards.

Additional cash back rewards program information:

We may change the terms and conditions of this program or end your participation in the program at any time after the first anniversary date of your account. Void where prohibited. Full terms and conditions are included with the cardholder agreement that will be furnished upon verification of eligibility.

Free Credit Score Details:

Your free credit score will be available at aspire.com starting 60 days after your account is opened. (Registration required)

The free VantageScore 4.0 credit score provided by TransUnion® is for educational purpose only. This score may not be used by The Bank of Missouri (the issuer of this card) or other creditors to make credit decisions.

The Aspire® Credit Card is issued by The Bank of Missouri, Perryville, MO. ©2023