LOCAL SERVICE

Local customer support with afterhours live agent access. Montana service for our Montana customers!

LOW INTRO RATES

Cards offer 0% intro APR for 6 or 9 months.

GREAT BENEFITS

With mobile and online banking, cardholders can manage credit and debit cards in one app. Plus CardProtect provides added convenience, protection and security.

DISCOVER THE STOCKMAN DIFFERENCE



OUR MISSION

Stockman Bank is a Montana-born company, built on western values, focused on creating long-standing relationships through integrity, expertise and results.

Stockman Bank

Montana's Brand of Banking

stockmanbank.com

Your **journey.**
Your **card.**
Your **way.**



PERSONAL
CREDIT CARDS

stockmanbank.com

Bring Montana with you, wherever you go with your new Stockman Bank credit card!

EVERY PERSONAL CARD INCLUDES:

- Full customer support right here in Montana
- 24/7 mobile banking, spending insights and account access
- Zero Fraud Liability for any unauthorized purchases
- Mastercard ID Theft Protection™
- Mastercard Global Service™ worldwide emergency assistance



Mastercard® Treasure Card

$0 Annual Fee

- 0% Intro APR for 9 months on Purchases.
- 0% Intro APR for 9 months on Balance Transfers.



Mastercard® World Rewards Card

$0 Annual Fee

- 0% Intro APR for 6 months on Balance Transfers.
- Unlimited 1 point per $1 spent on purchases; 5 year expiration on points.
- Redeem for cash back, travel and gift cards.
- Pool your points between personal and business Stockman credit cards.
- Mastercard benefits: Lyft, Instacart and ShopRunner discounts, Airport Concierge and more.

CARD**PROTECT**

CONVENIENTLY MANAGE YOUR CARDS AND TRACK SPENDING IN MOBILE AND ONLINE BANKING.

- 24/7 access to your cards.
- Easily add cards to digital wallets.
- Turn your credit card on/off at your discretion.
- Keep track of spending and every transaction.
- Feel more secure with two-way fraud alerts.

	TREASURE	WORLD (REWARDS)
Interest Rates and Interest Charges		
Annual Percentage Rate (APR) for Purchases	**0.00%** introductory APR for the first 9 Monthly Billing Cycles. After that, your APR will be **13.74%** to **21.74%** (a) based on your credit worthiness. This APR will vary with the market rate based on the U.S. Prime Rate.	Your APR will be **17.74%** to **21.74%** (b) based on your credit worthiness. This APR will vary with the market rate based on the U.S. Prime Rate.
APR for Balance Transfers	**0.00%** introductory APR for the first 9 Months. After that, your APR will be the standard APR for purchases and will be **13.74%** to **21.74%** [a] based on your credit worthiness. This APR will vary with the market rate based on the U.S. Prime Rate.	**0.00%** introductory APR for the first 6 Months. After that, your APR will be the standard APR for purchases and will be **17.74%** to **21.74%** [b] based on your credit worthiness. This APR will vary with the market rate based on the U.S. Prime Rate.
APR for Cash Advances	**21.74%** This APR will vary with the market rate based on the U.S. Prime Rate.	
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 or balance transfers if You pay Your entire balance by the due date each month. We will begin charging You interest on cash advances on the transaction date.	
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 Fee	None	
Transaction Fees • Balance Transfer • Cash Advance • Foreign Transaction	 • **$5** or **3%** of each balance transfer, whichever is greater. • **$10** or **5%** of each cash advance, whichever is greater. • **None**	
Penalty Fees • Late Payment • Returned Payment	 • Up to **$30** • Up to **$30**	

The information and rates contained in this disclosure are accurate as of 11/1/2026 and are subject to change thereafter. To find our what may have changed, call us at 833-770-6070 or email us at creditcardservice@stockmanbank.com.

How We Will Calculate Your Balance: We use a method called "average daily balance" (including new cash advances) (excluding new purchases and balance transfers). See Your Account Agreement for more details.

Promotional Period for Introductory APR: The Introductory APR for purchases and balance transfers will apply to transactions posted to Your Account during the first 9 months (for the Treasure Card) or first 6 months (for the World Card) after account opening. Any existing balances on Stockman Bank of Montana loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Loss of Introductory APR: We may end Your Introductory APR for purchases and balance transfers and apply the prevailing non-introductory APR if You are 60 days late in making a payment.

Billing Rights: Information on Your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.

Variable Rate:
The ANNUAL PERCENTAGE RATE may increase in the future. The ANNUAL PERCENTAGE RATE is subject to change on the first day of the month to reflect any change in the Index that occurred approximately seven weeks prior. We determine the rate by monitoring the US Prime Rate as published in the "Money Rates" column of the Wall Street Journal. If on the 10th of the month (or the preceding publishing day if the 10th falls on a day the Wall Street Journal does not publish) the US Prime Rate has changed, we will update the Prime Rate Index and add our margin, to be effective the first day of the month occurring just over seven weeks later. The ANNUAL PERCENTAGE RATE will never increase by more than 24.99% at any periodic rate adjustment. Any increase in the ANNUAL PERCENTAGE RATE will result in an increase in the amount of interest You will pay, may increase Your minimum payment, and may increase the number of payments to pay off Your balance. If the index is no longer available, Stockman Bank of Montana will choose a new index as detailed in the Agreement.

Margins:

(a) Purchases will be charged at 6.99% -14.99% above the Index.
Balance Transfers will be charged at 6.99% -14.99% above the Index.
Cash Advances will be charged at 14.99% above the Index.

(b) Purchases will be charged at 10.99% -14.99% above the Index.
Balance Transfers will be charged at 10.99% -14.99% above the Index.
Cash Advances will be charged at 14.99% above the Index.

You must be a Stockman Bank customer to apply. Member FDIC.