

CEDAR HILL NATIONAL BANK
ISSUER OF THE ~~CATO~~ CREDIT CARD

January 20, 2026

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
Issuer of the *Cato* Card
704-556-4370
877-557-3526