

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 it's fashions Credit Card.

Thank you,

Kellie B. Conrad
Compliance Supervisor
Cedar Hill National Bank
Issuer of the *Cato* Card
704-556-4370
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