

MASTERCARD PERSONAL GUARANTY

THIS PERSONAL GUARANTY is given, effective the ____ day of _____, 20____, by _____, ("**Guarantor**") to and for the benefit of **THE CENTRAL TRUST BANK**, a Missouri trust company with an address at 111 East Miller Street, Jefferson City, Missouri 65101 ("**Central Bank**").

Recitals:

A. _____ (the "**Company**"), desires to establish a MasterCard account with Central Bank (the "**MasterCard Account**");

B. Central Bank is willing to open the MasterCard Account on the condition that Guarantor guarantees all obligations of the Company in connection with the MasterCard Account; and Guarantor is willing to do so upon the terms and conditions hereinafter described.

NOW, THEREFORE, in consideration of the premises and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Guarantor hereby absolutely and unconditionally and irrevocably guarantees to Central Bank the due and punctual payment of any and all obligations arising from or related to the MasterCard Account, as and when such payment shall become due and payable without Central Bank being required to proceed first against the Company or any other person or entity or against any security for the obligations arising from the MasterCard Account.

Guarantor waives notice of acceptance of this Guaranty or reliance by Central Bank upon this Guaranty, as well as presentment for payment, notice of nonpayment, demand for payment, protest or notice of protest.

Guarantor shall pay to Central Bank all costs of collection, including, without limitation, a reasonable attorneys fee, incurred by Central Bank to enforce this Guaranty.

Guarantor authorizes Central Bank to check Guarantor's credit history, including, without limitation, requests for credit reports from one or more consumer reporting agencies, employment history or any other information reasonably required by Central Bank to determine Guarantor's credit history.

This Guaranty shall be binding upon Guarantor and Guarantor's personal representative, heirs and assigns. This Guaranty shall inure to the benefit of Central Bank and its successors and assigns.

IN WITNESS WHEREOF, this Personal Guaranty is given as of the day and year first above written.

Signature: _____

Printed Name: _____

Address: _____

Social Security Number: _____

STATE OF _____)
) ss.
COUNTY OF _____)

BE IT REMEMBERED, that on this ____ day of _____, 20____, before me, a Notary public in and for said County and State, personally appeared _____ to me personally known to be the person described in and who executed the foregoing instrument, who, being by me duly sworn, acknowledged that he/she executed said instrument as his/her free act and deed.

IN WITNESS WHEREOF, I have hereunto met my hand and affixed my official seal the day and year last above written.

Notary Public

My commission expires: _____.