



CONSUMER VISA® REWARDS CREDIT APPLICATION

- Select One:
[] Individual Account
[] Joint Account
[] Credit Limit Increase

For Internal Use Only
Credit Limit: _____
Approved By: _____
Date: _____

Applicant Information
Requested Credit Limit: _____
First Name _____ M.I. _____ Last Name _____
Social Security # _____ D.O.B. _____ Home Phone _____
Address _____ City _____ State _____ Zip _____
Period of Time at Above _____ Cell Phone _____ Business Phone _____
Address Employer _____ Position _____ How Long? _____
(If less than two years)
Previous Employer _____ Position _____ How Long? _____
Gross Monthly Income \$ _____ Other Income _____ Source* _____
E-mail Address _____

Co-Applicant Information
First Name _____ M.I. _____ Last Name _____
Social Security # _____ D.O.B. _____ Home Phone _____
Address _____ City _____ State _____ Zip _____
Period of Time at Above Address _____ Cell Phone _____ Business Phone _____
Employer _____ Position _____ How Long? _____
(If less than two years)
Previous Employer _____ Position _____ How Long? _____
Gross Monthly Income \$ _____ Other Income _____ Source* _____
E-mail Address _____

*You need not furnish alimony, child support, or maintenance income if you do not want us to consider it when evaluating your application.

Financial Resources

Own [] Rent [] Other [] Monthly Payment _____ Mortgage Holder _____
Bank Name _____ Checking \$ _____ Savings \$ _____
Bank Name _____ Loan Amount \$ _____ Mother's Maiden Name _____
Nearest Relative _____ Home Phone # _____ Relationship _____
(not living with you)

Table with 2 columns: Description and Visa® Rewards. Rows include Annual Percentage Rate (APR) for Purchases, Cash Advances and Balance Transfers (Prime + 7.00%(1)), Introductory Annual Percentage Rate (APR) for Purchases and Cash Advances for 6 months from date of account opening (0.00%(2)), Introductory Annual Percentage Rate (APR) for Balance Transfers for 6 months from date of first transfer (0.00%(2)), How to Avoid Paying Interest on Purchases, Method of Computing Balance for Purchases, Cash Advance Fee/Statement Check Fee, Balance Transfer Fee, Late Payment Fee, Return Payment Fee, Annual Fee, Pay by Phone Fee, and For Credit Card Tips from the Consumer Financial Protection Bureau.

(1) Your Annual Percentage Rate (APR) may vary. For purchases, Cash Advances, and Balance Transfers, the APR, adjustable monthly, is a variable rate based on the highest prime rate published in the Money Rates section of the Wall Street Journal ("Index") plus a margin of 7.00 percentage points and rounded to the nearest hundredth divisible by twelve, maximum rate 18%. (2) After the introductory period, your rate will be determined based on the highest prime rate published in the Money Rates section of the Wall Street Journal ("Index") plus a margin of 7.00 percentage points and rounded to the nearest hundredth divisible by twelve. (3) If the minimum required payment is not received within 15 days after the Closing Date subsequent to the payment Due Date, a late charge of up to \$25.00 will be imposed. The minimum credit limit for each card is \$500.

Signatures
PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING: This statement is submitted to obtain credit and I/We certify that all information herein is true and complete. I/We agree that inquiries may be made to verify information and that credit references or verification may be given based on inquiries from other parties. This offer is subject to the credit policies of this institution. I/We agree to be bound by the terms and conditions of the cardholder agreement, a copy of which will be mailed to the applicant if this application is granted; receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicant's use. If this is a joint application, the undersigned shall be jointly and severally liable for any and all credit extended from time to time.

X _____ Date _____ X _____ Date _____
Applicant Signature Co-Applicant Signature
Member FDIC 4/24