

<b>CREDIT APPLICATION</b>	Check Account Choice:	<input type="checkbox"/> Individual Account <input type="checkbox"/> Joint Account (see co-applicant & signature section) <input type="checkbox"/> Business <input type="checkbox"/> Credit Line Increase
Credit Limit Requested \$ _____	(Signature required for joint applicant)	

Credit Card Choice <input type="checkbox"/> Consumer VISA	<input type="checkbox"/> Business VISA
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**APPLICANT:** Note: All applicable sections should be filled out completely to avoid delay in processing your application.

Last Name		First		Middle		Social Security Number	
Date of Birth	No. of Dependents	Home Phone	Cell Phone	Own	Rent	Other	Monthly Payment \$
Current Address		City		State	Zip		How Long (yrs)
Mailing Address (if different from above)		City		State	Zip		How Long (yrs)
Previous Address (if less than 2 years at current)		City		State	Zip		How Long (yrs)
Employer		Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Work Phone		Date Employed	
Address				Position/Occupation		Monthly Gross Income \$	
Name and Address of Previous Employer (if less than 2 years at present employer)							How Long (yrs)
Source of Additional Income: Income from alimony, child support or separate maintenance need not be revealed if it is not considered in determining creditworthiness							Amount per Month \$
Nearest Relative (Not Living With You)				Home Phone		Relationship	

**CO-APPLICANT:** Intended for joint applicant, this information is not required for an individual account

Last Name		First		Middle		Social Security Number	
Date of Birth	No. of Dependents	Home Phone	Cell Phone	Own	Rent	Other	Monthly Payment \$
Current Address		City		State	Zip		How Long (yrs)
Previous Address (if less than 2 years at current)		City		State	Zip		How Long (yrs)
Employer		Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Work Phone		Date Employed	
Address				Position/Occupation		Monthly Gross Income \$	

**Credit Info: Attach Additional Sheets if Necessary**

Name and Address of Creditor	Name under Which Account is Carried	Account Number	Balance	Monthly Payment
1. Home Mortgage/Rent				
2. Bank Credit Card/Bank Name and Address				

**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 you intend to apply for joint credit, the undersigned shall be jointly and severally liable for any and all credit extended from time to time. We may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

X \_\_\_\_\_ X \_\_\_\_\_  
 Applicants Signature Date Co-Applicant Signature Date

**TRANSFER OF BALANCE REQUEST**  
 Upon approval, I wish to transfer my present balance on the credit card account(s) listed below to my new credit card account.

Credit Card Account Number \_\_\_\_\_ Amount to be transferred \$ \_\_\_\_\_

Signature \_\_\_\_\_

**For Internal Use Only**  
 Visa Account No. \_\_\_\_\_

Date Approved	Credit Line	Approved By	Date Approved	Credit Line	Approved By
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<b>Interest Rates and Interest Charges</b>	<b>Consumer VISA</b>	<b>Business VISA</b>	
Annual Percentage Rate (APR) for Purchases	14.88% Fixed	11.499% Variable*	* Prime + 5.249%
APR for Balance Transfers	14.88% Fixed	11.499% Variable*	* Prime + 5.249%
APR for Cash Advances	14.88% Fixed	11.499% Variable*	* Prime + 5.249%
Penalty APR and When it Applies	NONE		
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date (Grace Period) each month.		
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.00		
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the web site of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>		
<b>Fees</b>	<b>Consumer VISA</b>	<b>Business VISA</b>	
<b>Annual Fee</b>	None	None	
<b>Transaction Fees</b>			
Balance Transfer	None	None	
Cash Advances	3% of the advance amount	\$25.00 per advance	
Foreign Transaction	None	None	
<b>Penalty Fees</b>			
Late Payment	\$25.00 fee after 10 days late	\$25.00 fee after 10 days late	
Over-the-Credit-Limit	None	None	
Returned Payment	None	None	
Other Fees Minimum Monthly Payment	3% or \$25 (whichever is greater)	5%	

**How We Will Calculate Your Balance:**

We use a method called "average daily balance" (including new purchases). An explanation of this method is provided in your account agreement.

**Billing Rights:**

Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.