

CREDIT APPLICATION Credit Limit Requested \$ _____	Check Account Choice: _____ (Signature required for joint applicant)	<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 Card Choice	<input type="checkbox"/> Consumer VISA	<input type="checkbox"/> Business VISA
--------------------	--	--

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			<input type="checkbox"/> 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			<input type="checkbox"/> 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.

_____ _____
 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
---------------	-------------	-------------	---------------	-------------	-------------

Interest Rates and Interest Charges	Consumer VISA	Business VISA
Annual Percentage Rate (APR) for Purchases	17.88% Fixed	14.499% Variable This APR will vary with the market based on the Prime Rate
APR for Balance Transfers	17.88% Fixed	14.499% Variable This APR will vary with the market based on the Prime Rate
APR for Cash Advances	17.88% Fixed	14.499% Variable This APR will vary with the market based on the Prime Rate
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 http://www.consumerfinance.gov/learnmore	
Fees	Consumer VISA	Business VISA
Annual Fee	None	None
Transaction Fees		
Balance Transfer	None	None
Cash Advances	3% of the advance amount	\$25.00 per advance
Foreign Transaction	None	None
Penalty Fees		
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	5% or \$25 (whichever is greater)	5% or \$100 (whichever is greater)

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.

Business Variable Rate:

The Business variable APR is 7.74% plus prime and is based on the prime rate. Any new rate will be applied as of the first day of your billing cycle during which the Prime Rate has changed.

Billing Rights:

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