

Interest Rates and Interest Charges	Visa® Platinum	Visa® Platinum Rewards
Annual Percentage Rate (APR) for Purchases	8.99% APR, 10.99% APR, 12.99% APR, 14.99% APR, or 16.99% APR depending on how you meet our credit criteria.	9.99% APR, 11.99% APR, 13.99% APR, 15.99% APR, or 17.99% APR depending on how you meet our credit criteria.
APR for Balance Transfers	8.99% APR, 10.99% APR, 12.99% APR, 14.99% APR, or 16.99% APR depending on how you meet our credit criteria.	9.99% APR, 11.99% APR, 13.99% APR, 15.99% APR, or 17.99% APR depending on how you meet our credit criteria.
APR for Cash Advances	19.99%	19.99%
Penalty APR and When it Applies	19.99% This APR may be applied if you are more than 60 days late in paying your bill. How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.	
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on retail purchases if you pay your entire balance by the due date. We will begin charging interest on cash advances and balance transfers on the transaction date.	
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.50 .	
For Credit Card Tips from the Consumer Financial Protection Bureau	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	Visa® Platinum	Visa® Platinum Rewards
Annual Fee	None	None
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer None • Cash Advances Charge for cash advances in excess of \$40.00 obtained through ATM's is 3% of the advance. Charge for cash advances obtained through any other source is 3% of the advance, \$10.00 minimum, \$50.00 maximum. • Foreign Transaction 1% of each transaction in U.S. Dollars 	
Penalty Fees	<ul style="list-style-type: none"> • Late Payment Up to \$25.00 • Over-the-Credit-Limit None • Returned Payment Up to \$25.00 	
Other Fees	<ul style="list-style-type: none"> • Replacement Card Fee \$2.50 • Rush Card Fee We will charge a rush card fee of \$25.00 for express delivery if requested. 	

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.

CREDIT APPLICATION

Check Account Choice:
(Signature required for joint applicant)

- Individual Account
- Joint Account
- We intend to apply for joint credit
- Applicant Initials _____ Co-Applicant Initials _____
- Credit Line Increase

Credit Limit Requested \$ _____

Check Card Choice Visa® Platinum Visa® Platinum Rewards

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal laws require all financial institutions to obtain, verify and record information that identifies each person who opens an Account. What this means to you: When you open an Account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

APPLICANT	Last Name		First		Middle		Social Security Number																		
	Date of Birth	No. of Dependents		Home Phone ()	Cell Phone ()		Own <input type="checkbox"/>	Rent <input type="checkbox"/>	Other <input type="checkbox"/>	Monthly Payment \$															
	Current Address			City		State	Zip Code		How Long (yrs)																
	Mailing Address (if different from above)			City		State	Zip Code		How Long (yrs)																
	Previous Address (if less than 2 years at present address)			City		State	Zip Code		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	Last Name		First		Middle		Social Security Number																		
	Date of Birth	No. of Dependents		Home Phone ()	Cell Phone ()		Own <input type="checkbox"/>	Rent <input type="checkbox"/>	Other <input type="checkbox"/>	Monthly Payment \$															
	Current Address			City		State	Zip Code		How Long (yrs)																
	Previous Address (if less than 2 years at present address)			City		State	Zip Code		How Long (yrs)																
	Employer			Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Work Phone ()		Date Employed																	
	Address					Position/Occupation			Monthly Gross Income \$																
	<p>CREDIT INFO Attach Additional Sheets if Necessary</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>Name and Address of Creditor</td> <td>Name under Which Account is Carried</td> <td>Account Number</td> <td>Balance</td> <td>Monthly Payment</td> </tr> <tr> <td>1. Home Mortgage/Rent</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>2. Bank Credit Card/Bank Name and Address</td> <td></td> <td></td> <td></td> <td></td> </tr> </table>											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			
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SIGNATURES	<p>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.</p>																								
	X _____ Applicant Signature					Date		X _____ Co-Applicant Signature																	
TRANSFER OF BALANCE REQUEST	<p>If you are interested in making a Transfer of Balance Request, you may contact us at 309-787-9528 for information.</p>																								
	Date Approved			Credit Line				Approved By																	