

## Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	9.00% Fixed
APR for Balance Transfers	9.00% Fixed
APR for Cash Advances	9.00% Fixed
Penalty APR and When it Applies	None
How to Avoid Paying Interest on Purchases	Your due date is at least <b>25</b> 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 Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .

## Fees

Visa®

### Annual Fee

None

### Transaction Fees

- Balance Transfer: None
- Cash Advances: None
- Foreign Transaction: 1.0%

### Penalty Fees

- Late Payment: Up to \$15.00
- Over-the-Credit-Limit: Up to \$15.00 - This fee is applied when a balance is 10.0% or more over the limit.
- Returned Payment: Up to \$15.00

### Other Fees

- Card Replacement: \$10.00
- Document Copy: \$5.00

**How We Will Calculate Your Balance:**  
We use a method called "average daily balance" (including new purchases).<sup>\*</sup> 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:

- Individual Account
- Joint Account  
(See co-applicant and signatures section)

Credit Limit Requested \$ \_\_\_\_\_

**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.

<b>APPLICANT</b> 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 Payments
	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 Yes 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					
<b>CO-APPLICANT</b> 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 Code		How Long (yrs)		
	Previous Address (if less than 2 years at present address)		City		State	Zip Code		How Long (yrs)		
	Employer		Self Employed Yes No		Work Phone		Date Employed			
	Address		Position/Occupation		Monthly Gross Income \$					
<b>CREDIT INFO</b>	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									
<b>SIGNATURES</b>	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 Applicant Signature			Date			X Co-Applicant Signature			