

Interest Rates and Interest Charges	Visa®
Annual Percentage Rate (APR) for Purchases	9.99%, 11.99%, 15.99%, 17.99% Fixed, based on your creditworthiness.
APR for Balance Transfers	9.99%, 11.99%, 15.99%, 17.99% Fixed, based on your creditworthiness.
APR for Cash Advances	17.99% Fixed
Penalty APR and When it Applies	None
How to Avoid 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 and/or balance transfers if you pay your entire balance in full by the due date. We will begin charging interest on cash advances on the transaction date.
Minimum Interest Charge	None
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®
Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advances • Foreign Transaction 	None Up to \$3.00 or 3.0% of the amount advanced, whichever is greater (Maximum Fee: \$25.00). Up to 1.0%
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Over-the-Credit-Limit • Returned Payment 	Up to \$15.00 - If the minimum required payment is not received within 5 days after the closing date subsequent to the payment due date, a late fee of up to \$15 will be imposed. None Up to \$20.00
Other Fees <ul style="list-style-type: none"> • Pay by Phone • Replacement Card 	1) No charge for automated payments 2) \$10.00 if assisted by a live representative \$5.00

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.
Minimum payment 3.0% of the balance due or minimum \$20.00, whichever is greater.

CREDIT APPLICATION

Check Account Choice
(Signature required for joint applicant)
Visa®

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

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.

APPLICANT <small>Note: All applicable sections should be filled out completely to avoid delay in processing your application.</small>	Last Name		First	Middle	Social Security Number		
	Date of Birth	No. of Dependents	Home Phone	Cell Phone	Own	Rent	Other
	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	
CO-APPLICANT <small>Intended for joint applicant, this information is not required for an individual account.</small>	Last Name		First	Middle	Social Security Number		
	Date of Birth	No. of Dependents	Home Phone	Cell Phone	Own	Rent	Other
	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	
CREDIT INFO <small>Attach additional sheets if necessary.</small>	Name and Address of Creditor 1. Home Mortgage/Rent		Name Under Which Account is Carried		Account Number	Balance	Monthly Payment
	2. Bank Credit Card/Bank Name and Address						
SIGNATURES	<p>PLEASE READ THE FOLLING 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>						
	<input checked="" type="checkbox"/> Applicant Signature _____ Date _____			<input checked="" type="checkbox"/> Co-Applicant Signature _____ Date _____			
TRANSFER OF BAL 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	