|  |  |
| --- | --- |
| **CONSUMER CREDIT APPLICATION**Credit Limit Requested: $      Bank: [ ]  GSB [ ]  LSB [ ]  FNBO | **[ ]  Individual Account****[ ]  Joint Account** (Initials       /      )**[ ]  Credit Line Increase** |
| **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 Name      | Middle Initial      | Social Security Number      |
| Date of Birth      | Dependents      | Cell Phone      | Email      | Own Rent Other [ ]  [ ]  [ ]  | 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 < 2 years at above address)      | City      | State      | Zip Code      | How Long (yrs)      |
| Employer      | Self Employed[ ]  Yes [ ]  No | Work Phone      | Date Employed      |
| Address      | Title/Occupation      | Monthly Gross Income      |
| Name and Address of Previous Employer (if < 2 years at above employer)      | How Long (yrs)      |
| Source of Additional Income      | Amount per Month      |
| Nearest Relative (not living with you)      | Home Phone      | Relationship      |
| **CO-APPLICANT** | Last Name      | First Name      | Middle Initial      | Social Security Number      |
| Date of Birth      | Dependents      | Cell Phone      | Email      | Own Rent Other [ ]  [ ]  [ ]  | Monthly Payment      |
| Current Address      | City      | State      | Zip Code      | How Long (yrs)      |
| Previous Address (if < 2 years at above address)      | City      | State      | Zip Code      | How Long (yrs)      |
| Employer      | Self Employed[ ]  Yes [ ]  No | Work Phone           | Date Employed      |
| Address      | Title/Occupation      | Monthly Gross Income      |
| **CREDIT INFO** | Name and Address of Creditor | Name under Which Account is Carried | Account Number | Balance | Monthly Payment |
| 1. Home Mortgage/Rent      |       |       |       |       |
| 2. Bank Card/Bank Name and Address      |       |       |       |       |
| 3.       |       |       |       |       |
| **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** |       |
| Applicant Signature | Date | Co-Applicant Signature | Date |
| **BALANCE TRANSFER** | 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 |
| **BANK USE** | Visa Account No. (1)      | Visa Account No. (2)      |
| Date Approved      | Credit Line      | Approved By      | Date Approved      | Credit Line      | Approved By      |
| **VISA TRADITIONAL CONSUMER AND BUSINESS****Credit Card Account Opening Disclosures** |
| **INTEREST RATES AND OTHER CHARGES** |
| **Annual Percentage Rate (APR) for Purchases** | **14.90% Fixed** |
| **APR for Balance Transfers** | **14.90% Fixed** |
| **APR for Cash Advances** | **14.90% Fixed** |
| **Paying Interest** | Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date. |
| **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 website of the Consumer Financial Protection Bureau at **https://www.consumerfinance.gov/learnmore**. |
| **FEES** |
| **Setup and Maintenance Fees*** Card Replacement
 | **NONE** |
| **Transaction Fees*** Balance Transfer Processing
* Cash Advance Processing
* Foreign Transaction
 | **NONE****NONE****1%** of each foreign currency transaction in U.S. dollars |
| **Penalty Fees*** Late Payment
* Returned Payment Fee
 | Up to **$20.00**Up to **$25.00** or the amount of the returned item, whichever is less |
| **Other Fees*** Statement Copy Fee
* Rush Fee
* Stop Payment Fee
* Research Fee
* Sales Draft Copy Fee
* Annual Membership Fee
 | **NONE****NONE****$20.00** per request**NONE****NONE****NONE** |
| **OTHER** |
| **How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases)”. See your account agreement for more details.**Bill Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.**Collection Costs:** You promise to pay all costs of collecting the amount you owe under this agreement to the extent permitted by state law.**Periodic Rates:** Visa Traditional Consumer or BusinessThe Purchase APR is **14.90%** which is a monthly periodic rate of **1.2417%**The Cash Advance APR is **14.90%** which is a monthly periodic rate of **1.2417%**The Balance Transfer APR is **14.90%** which is a monthly periodic rate of **1.2417%** |

**Complete this application and submit it to your Lender.**

*This credit card is issued and serviced by:*