

CONSUMER CREDIT APPLICATION

Credit Limit Requested: \$ _____

- 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	No. of Dependents	Primary Phone ()	Email	Own Rent Other <input type="checkbox"/> <input type="checkbox"/> <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 < 2 years at above address)		City	State	Zip Code	How Long (yrs)
	Employer		Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> 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	No. of Dependents	Primary Phone ()	Email	Own Rent Other <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	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 <input type="checkbox"/> Yes <input type="checkbox"/> 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 Credit Card/Bank Name and Address					
3.						
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			X Co-Applicant Signature		
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 <ul style="list-style-type: none">Card Replacement	NONE
Transaction Fees <ul style="list-style-type: none">Balance Transfer ProcessingCash Advance ProcessingForeign Transaction	NONE NONE 1% of each foreign currency transaction in U.S. dollars
Penalty Fees <ul style="list-style-type: none">Late PaymentReturned Payment Fee	Up to \$20.00 Up to \$25.00 or the amount of the returned item, whichever is less
Other Fees <ul style="list-style-type: none">Statement Copy FeeRush FeeStop Payment FeeResearch FeeSales Draft Copy FeeAnnual 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 Business

The 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 application, print, and submit to your lender at:
First National Bank of Osakis
PO Box 580, Osakis, MN 56360



**GLENWOOD
STATE BANK**