



COMMERCIAL BANK

PERSONAL CREDIT CARD APPLICATION

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.

Customer Information (Signature Required for Joint Applicant)				
Full Name of Applicant:		Social Security Number:		Date of Birth:
Home Phone:	Cell Phone:	# of Dependents:	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other	\$ Monthly Payment:
Current Physical Address:		City:	State:	Zip: How Long?
Mailing Address (if different):		City:	State:	Zip: How Long?
Previous Address (if less than 2 years at current address):		City:	State:	Zip: How Long?
Employer:	Work Phone:	Self Employed? <input type="checkbox"/> Yes <input type="checkbox"/> No	Start Date:	\$ Monthly Gross Income:
Employer Address:			Position/Occupation:	
Name and Address of Previous Employer (if less than 2 years at present employer):				How Long?
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):		Phone:	Relationship:	
Full Name of Co-Applicant: (not required for individual account)		Social Security Number:		Date of Birth:
Home Phone:	Cell Phone:	# of Dependents:	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other	\$ Monthly Payment:
Current Physical Address:		City:	State:	Zip: How Long?
Previous Address: (if less than 2 years at current address):		City:	State:	Zip: How Long?
Employer:	Work Phone:	Self Employed? <input type="checkbox"/> Yes <input type="checkbox"/> No	Start Date:	\$ Monthly Gross Income:
Employer Address:			Position/Occupation:	

A printed copy of the disclosure table on page 2 should be provided to the customer for their records.

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.

Signatures			
Applicant Signature:	Date:	Co-Applicant Signature:	Date:
FI Use ONLY <input type="checkbox"/> Approved Essential <input type="checkbox"/> Approved Elite <input type="checkbox"/> Declined			
Card Number:	Credit Line:	Keyed By:	Date:



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Additional Federal Disclosure Table	Card Type: Consumer
Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	14.99% to 17.99% based on your creditworthiness.
APR for Cash Advances	14.99% to 17.99% based on your creditworthiness.
Paying Interest	Your due date is at least 25 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 each month. We will begin charging interest on cash advances on the transaction date.
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 website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.
Fees	
Annual Fee	None
Transaction Fees	
· Cash Advances	Either \$5 or 3% of the amount of each transfer, whichever is greater (maximum fee: \$50).
· Foreign Transaction	1% of each transaction in U.S. dollars
Penalty Fees	
· Late Payment	Up to \$30
· Return Payment	\$30
Other Fees	
· Replacement Card Fee	\$10

How We Will Calculate Your Balance: We use a method called "average daily balance" (excluding new purchases). See your account agreement.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Military Lending Act: Federal law provides important protections to a member of the Armed Forces and their dependents relating to extension of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction, any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).