

CREDIT APPLICATION

APPLICANT

Note: All applicable sections should be filled out completely. If not, processing of your application may be delayed.

Last Name		First Name	Middle Initial	Driver's License Number	State	Expiration Date
Home Phone		Cellular Phone	Social Security Number		Date of Birth	
Current Physical Address	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other	City	State	Zip Code	How Long (yrs)	Monthly Payment \$
Employer (Name & Address)	Self-Employed <input type="checkbox"/> Yes <input type="checkbox"/> No	Work Phone	Position/Occupation	How Long (yrs)	Monthly Gross Income \$	
Previous Employer (Name & Address)	Self-Employed <input type="checkbox"/> Yes <input type="checkbox"/> No	Work Phone	Position/Occupation	How Long (yrs)		
Source of Additional Income - You need not furnish alimony, child support, or maintenance income if you do not want us to consider it in evaluating your application.						Amount Per Month \$
Nearest Relative (Not Living With You)		City	State	Zip Code	Home Phone	Relationship

SECOND CARD (optional)

If you would like a second card for an authorized user, please complete this section.

Last Name	First Name	Middle Initial	Social Security Number	Date of Birth	Relationship
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SIGNATURE

PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING: This statement is submitted to obtain credit, and I certify that all information herein is true and complete. I 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 agree to be bound by the terms and conditions of the bank card 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.

X

Applicant's Signature

Date

BALANCE TRANSFER REQUEST

Upon approval, I wish to transfer my present balance on the credit card account(s) listed below to my new credit card account.
Note: Please send a copy of your latest Statement(s).

Visa MC Account Number _____

Visa MC Account Number _____

Signature _____

COLLEGE SAVINGS ACCOUNT INFORMATION

Upon approval, I would like any Rewards deposited to the following CollegeCounts 529 Fund college savings account(s). Rewards are transferred on a calendar quarter basis (\$50 minimum). Up to three (3) accounts can be selected. Funds will be equally split.

Account Number _____ - _____ - _____ Beneficiary Name _____

Account Number _____ - _____ - _____ Beneficiary Name _____

Account Number _____ - _____ - _____ Beneficiary Name _____

SEE NEXT PAGE FOR ACCOUNT TERMS AND FEES.

CREDIT DISCLOSURES

The information listed below was accurate as of the date this application was printed (shown in lower right-hand corner); however, the terms are subject to change after that date. Please contact us at 866.529.2228 for any change in the required information shown below.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	12.40% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers APR for Cash Advances	12.40% This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
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	\$15.00
Transaction Fees	
• Cash Advance	Either \$5.00 or 4% of the amount of each cash advance, whichever is greater.
• Foreign Transaction	3% of each transaction in U.S. dollars.
Penalty Fees	
• Late Payment	Up to \$35.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Variable Rate feature: Your Account has a Variable Rate feature. The Annual Percentage Rate is based on the "Index Rate" plus the applicable "Margin" of 7.90%. The Index Rate we use is the highest Prime Rate as published under the "Money Rates" subsection in *The Wall Street Journal* on the 1st business day of each month. As of January 2, 2018, the Prime Rate (Index Rate) was 4.50% (corresponding APR 12.40%).

Important Information About Procedures for Opening a New Account:

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for 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.