



# Personal Credit Card Application

## Type of Card Requested

Visa® Gold Card     Visa® ScoreCard® Cashback Rewards Card

### Type of Account

- Check here if you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested.
- Check here if you are applying for joint credit with another person and provide information about the joint applicant. (If the other person is not your spouse, each of you must complete a separate application as if applying for separate credit and submit them together, including completing the Co-Applicant section if you are married and a Wisconsin resident.)  
We intend to apply for joint credit. (initials) Applicant \_\_\_\_\_ Co-applicant \_\_\_\_\_

### APPLICANT

**CO-APPLICANT** Complete this section if applying for joint credit OR if you are applying for individual credit, are married, and a Wisconsin resident, please provide the name and address (only) of your spouse.

\_\_\_\_\_  
Last Name                      First                      M.I.

Married     Separated     Unmarried, including single, divorced, and widowed

\_\_\_\_\_  
Social Security#                      Date of Birth                      Home Phone#

\_\_\_\_\_  
Street Address                      City                      State                      Zip

\_\_\_\_\_  
Cell/Mobile#                      Email

Own     Rent     Other # Years \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_

\_\_\_\_\_  
Employer                      Total Annual Income<sup>†</sup> \$ \_\_\_\_\_

\_\_\_\_\_  
Driver License#                      State                      Issue Date                      Expiration

Are you a Servicemember on active duty?  Yes     No

Are you a spouse or a dependent of a Servicemember on active duty?  Yes     No

\_\_\_\_\_  
Last Name                      First                      M.I.

Married     Separated     Unmarried, including single, divorced, and widowed

\_\_\_\_\_  
Social Security#                      Date of Birth                      Home Phone#

\_\_\_\_\_  
Street Address                      City                      State                      Zip

\_\_\_\_\_  
Cell/Mobile#                      Email

Own     Rent     Other # Years \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_

\_\_\_\_\_  
Employer                      Total Annual Income<sup>†</sup> \$ \_\_\_\_\_

\_\_\_\_\_  
Driver License#                      State                      Issue Date                      Expiration

Are you a Servicemember on active duty?  Yes     No

Are you a spouse or a dependent of a Servicemember on active duty?  Yes     No

### Balance Transfer Request

I wish to transfer the balance(s) on the credit card account(s) listed below to my new credit card account. I understand that the unpaid balance on my credit card account being transferred must be within the credit line available on my new account.

#### BALANCE TRANSFER 1

Creditor Name \_\_\_\_\_ Account# \_\_\_\_\_ Amount \$ \_\_\_\_\_

Creditor Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

#### BALANCE TRANSFER 2

Creditor Name \_\_\_\_\_ Account# \_\_\_\_\_ Amount \$ \_\_\_\_\_

Creditor Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

If you wish to close your other accounts, please write to each creditor directly. Balance Transfers may take up to four weeks to complete. In the meantime, you will need to continue making required payments until the transfer is received and processed by the other credit card company.

### For Married Wisconsin Applicants Only

I certify that the credit being applied for, if granted, will be incurred in the interest of my marriage or family.

\_\_\_\_\_  
Applicant Signature                      \_\_\_\_\_  
Date

<sup>†</sup> You need not furnish alimony, child support or maintenance income information if you do not want us to consider it in evaluating your application.

The undersigned give this information for the purpose of obtaining credit, certify that it is true and complete, authorize you to verify it, obtain additional information (including credit reports) and furnish credit information to others concerning my credit standing. By signing below, the undersigned agree to be bound by the Credit Card Agreement issued with the credit card. **MARITAL PROPERTY INFORMATION:** No provision of any marital property agreement, unilateral statement under s.766.59 Wis. stats., or court decree under s.766.70, Wis. stats., adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted or an open-end credit plan is entered into is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision.

\_\_\_\_\_  
Applicant Signature                      Date                      \_\_\_\_\_  
Co-Applicant Signature                      Date



# First State Bank Personal Credit Card Application Disclosures

(Please retain for your records.)

Interest Rates and Interest Charges		APRs Effective as of 8/21/23
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0.00%</b> introductory APR for six (6) billing cycles from the date your account is opened. After that your APR will be based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate*: Visa® Gold Card: <b>14.45% to 28.45%</b> Visa® ScoreCard® CashBack Rewards Card: <b>16.45% to 30.45%</b>	
<b>APR for Balance Transfers</b>	<b>10.45%</b> (Prime Rate + 1.95%) introductory APR for six (6) billing cycles from the date your account is opened. This APR will vary with the market based on the Prime Rate.* After that your APR will be based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate*: Visa® Gold Card: <b>14.45% to 28.45%</b> Visa® ScoreCard® CashBack Rewards Card: <b>16.45% to 30.45%</b>	
<b>APR for Cash Advances</b>	<b>22.95%</b>	
<b>Paying Interest</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases or balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.	
<b>For Credit Card Tips from the Consumer Financial Board Website</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .	
<b>Fees</b>		
<b>Annual Fee</b>	<b>None</b>	
<b>Transaction Fees</b>		
• Cash Advance	Either <b>\$10.00</b> or <b>4.00%</b> of the amount of each cash advance, whichever is greater.	
• Balance Transfer Fee	<b>None</b>	
• Card Replacement Fee	<b>None</b>	
• Lender's ATM Fee	<b>None</b>	
• Foreign Transaction	<b>2.00%</b> of each transaction after it is converted to U.S. dollars	
<b>Penalty Fees</b>		
• Late Payment	Up to <b>\$37.00</b> (See Credit Card Cardholder Agreement for more details.)	
• Returned Payment	Up to <b>\$37.00</b> (See Credit Card Cardholder Agreement for more details.)	
• Over-the-Limit Fee	<b>None</b>	

**How We Will Calculate Your Balance:** We use a method called "Average Daily Balance (including new purchases)".

**Loss of Introductory APR:** We may end your introductory APR and apply the Purchase APR if you make a late payment.

\*The APR for Purchases and Balance Transfers may vary monthly and will be determined by an index rate ("Index Rate") plus a Margin (5.95%-19.95% for Visa® Gold Cards and 7.95%-21.95% for Visa® Cashback® Rewards Cards) for each transaction type. The Index Rate is the highest U.S. Prime Rate published in the Money & Investing Section of *The Wall Street Journal* on the third Monday of the month preceding the current billing cycle (or on the next succeeding business day if Monday is not a business day). Please see your Credit Cardholder Agreement for more details.

The information in this table was printed and is accurate as of 8/21/23 and is subject to change after this date. Contact First State Bank to learn of any change in the information since it was printed by mailing your request to First State Bank, PO Box 268, New London, Wisconsin 54961, or calling (800) 994-2500.

**NOTICE:**

You agree that we may obtain and use consumer credit reports and exchange credit information in connection with this offer and any update, renewal or extension of credit we may extend to you. If you request, we will inform you whether any credit report was requested and, if so, the name and address of the consumer reporting agency which furnished the report. As permitted by law, we may share account and other information as well as information contained in your Application and in any credit report on you, with any First State Bank affiliates and others. Complete details regarding our rights to share information will be provided to you after an account is established. You agree that we will consider this an Application for a Visa® Gold or Visa® ScoreCard® Cashback Rewards account as selected on your application. You agree that we reserve the right, based upon our evaluation of information furnished by you or others, not to open an account. You must be at least 18 years old to qualify (19 in AL and NE; 21 in MS). Married applicants may apply for separate credit.

**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. To process the Application, we must have your name, street address, date of birth

and other identifying information, and we may ask for identifying documents from you as well including, but not limited to, social security number, driver's license number, issuing entity, and issue and expiration dates.

**State Laws Require the Following Notices:**

California Residents: A married applicant may apply for a separate account. After approval, each applicant shall have the right to use this account to the extent of the credit limit set by the creditor and each applicant may be liable for the amount extended under this account to any joint applicant. Delaware

Residents: Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month. New York

Residents: New York residents may contact the New York State Banking Department at 1-800-518-8866 to obtain a comparative listing of credit card rates, fees and grace periods. Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all

creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights

Commission administers compliance with this law. Married Wisconsin Residents: Your signature confirms that this loan obligation is being incurred in the interest of your marriage or family. No provision of any marital property agreement, unilateral statement or court decree adversely affects a creditor's

interest unless, prior to the time the credit is granted, the creditor is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision.

**Applicable Law:** The above rates and fees are governed, as are your Cardholder Agreement and Account, by the laws and regulations of the State of Wisconsin, as well as the applicable laws and regulations of the United States of America.