

VISA® CLASSIC & PLATINUM CREDIT CARDS

Get the credit you deserve with the convenience, flexibility and worldwide acceptance of Visa® from your community bank.

Central Bank is pleased to offer three types of personal Visa® Credit Cards:

- Visa® Classic - Credit limit up to \$5,000
- Visa® Platinum - Credit limit up to \$25,000
- Visa® Rewards - See separate brochure

Visa® Classic & Platinum Benefits*

- No Annual Fee
- Free Text and Email Alerts
- No Balance Transfer Fee
- Accepted at more than 29 million locations worldwide
- 24-hour Customer Service at (866) 341-5195
- Auto Rental Collision Damage Waiver
- Lost or Stolen Card Replacement
- Pay by check, online or at a local branch
- Get FREE access to your account 24/7

**See reverse for a Summary of Credit Terms for our Visa® Classic and Platinum Credit Cards.*

Central Bank Bankcard Services

6601 Westown Pkwy. Suite 140
West Des Moines, IA 50266
centralbankonline.com | 866.732.2191



CREDIT APPLICATION

I am applying for:

- Visa® Classic (credit limit up to \$5,000)
- Visa® Platinum (credit limit up to \$25,000)
Credit limit requested \$ _____

In the event you don't qualify for a Visa® Platinum, we'll automatically consider you for our Visa Classic®

Credit account type (check one only):

- Individual Account¹ in your name. You 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. Please complete Sections A and C.
- Joint Account that you and another person will use. Please complete all Sections.
We intend to apply for joint credit. Initials of Applicant _____ Co-Applicant _____

¹A married Wisconsin resident applying for credit in his/her own name must complete the required spousal information in the co-applicant section. The Issuer may give notice of the opening of any credit account to the applicant's spouse. If you reside in a community property state, such as AZ, CA, ID, LA, NM, NV, TX, WA or WI, the assets of your marital community will be liable in this account even if you apply for a separate account and this application is not signed by your spouse (unless you attach a statement that you wish to apply for a separate account based solely on your separate assets). If you reside in a community property state, credit extended under this account will be incurred for a community benefit.

SECTION A - APPLICANT

Full Name (First, Middle, Last):			Birthdate: / /		
Current Street Address:			Years there:		
City:	State:	Zip:	Telephone:		
Mailing Address (if different than above):					
City:	State:	Zip:	Telephone:		
Do you currently:		<input type="checkbox"/> Own <input type="checkbox"/> Rent	Monthly Payment Amount: \$		
Social Security Number:			Driver's License Number:		
Previous Street Address:				Years there:	
City:	State:	Zip:	Telephone:		
Present Employer:			Years there:	Telephone:	
Position or Occupation:			Name of Supervisor:		
Employer's Address:					
Previous Employer:				Years there:	
Present Gross Income: \$		Per:			
Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.					
Other Income: \$		Per:	Source(s) of Other Income:		
Is the income listed in this Section likely to be reduced in the next two years? <input type="checkbox"/> Yes (Explain in detail on separate sheet) <input type="checkbox"/> No					
Have you ever received credit from us? <input type="checkbox"/> Yes <input type="checkbox"/> No		If yes, when?		Bank Location:	
Are you obligated to make alimony, child support or separate maintenance payments? <input type="checkbox"/> Yes <input type="checkbox"/> No				If yes: \$	Per:
Are you a co-signer, endorser or guarantor on any loan? <input type="checkbox"/> Yes <input type="checkbox"/> No					
If yes: Accountholder Name: _____ Accountholder Address: _____					
Monthly Payment Amount: \$ _____					
Name of nearest relative not living with you:				Telephone:	
Relationship:			Address:		

SECTION B - CO-APPLICANT

Full Name (First, Middle, Last):				Birthdate: / /	
Relationship to Applicant (if any):					
Current Street Address:				Years there:	
City:	State:	Zip:	Telephone:		
Mailing Address (if different than above):					
City:	State:	Zip:	Telephone:		
Do you currently:		<input type="checkbox"/> Own	<input type="checkbox"/> Rent	Monthly Payment Amount: \$	
Social Security Number:			Driver's License Number:		
Previous Street Address:				Years there:	
City:	State:	Zip:	Telephone:		
Present Employer:			Years there:	Telephone:	
Position or Occupation:			Name of Supervisor:		
Employer's Address:					
Previous Employer:				Years there:	
Present Gross Income: \$		Per:			
Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.					
Other Income: \$		Per:		Source(s) of Other Income:	
Is the income listed in this Section likely to be reduced in the next two years? <input type="checkbox"/> Yes (Explain in detail on separate sheet) <input type="checkbox"/> No					
Have you ever received credit from us? <input type="checkbox"/> Yes <input type="checkbox"/> No		If yes, when?		Bank Location:	
Are you obligated to make alimony, child support or separate maintenance payments? <input type="checkbox"/> Yes <input type="checkbox"/> No				If yes: \$	Per:
Are you a co-signer, endorser or guarantor on any loan? <input type="checkbox"/> Yes <input type="checkbox"/> No					
If yes: Accountholder Name: _____ Accountholder Address: _____					
Monthly Payment Amount: \$ _____					
Name of nearest relative not living with you:			Telephone:		
Relationship:		Address:			

SECTION C - AUTHORIZATION

By submitting this application, you authorize us to obtain credit reports in connection with your account request. If an account is opened, we may obtain credit reports in connection with additional extensions of credit, upgrade of the product or change in terms, the renewal, review or collection of your account or in connection with another permissible purpose.

You will receive a Cardmember Agreement with your card(s). All terms and conditions of your account are contained in your Cardholder Agreement, Welcome Letter and Card Carrier (envelope with card). You agree to these terms by using your account within three (3) days of receiving the Cardmember Agreement.

You certify you are of legal contract age and that you have read and reviewed all terms, conditions, disclosure provided. You certify that the information you provide in connection with obtaining this credit card is complete and accurate.

By signing this application, you agree that all the information entered is correct to the best of your knowledge and the above is complete.

Applicant Signature:		Date:
Co-Applicant Signature:		Date:

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:

To help the government fight the funding of terrorism and money laundering activities, U.S. Federal law requires financial institutions to obtain, verify, and record information that identifies each person (individual or business) 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 for driver's license or other identifying information.



SUMMARY OF CREDIT TERMS

INTEREST RATES & INTEREST CHARGES	VISA CLASSIC	VISA PLATINUM
Annual Percentage Rate (APR) for Purchases	0.00% introductory APR for six months. After that, your APR will be 14.49% . This APR will vary with the market based on the Prime Rate.	0.00% introductory APR for six months. After that, your APR will be 10.49% . This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0.00% introductory APR for six months. After that, your APR will be 14.49% . This APR will vary with the market based on the Prime Rate.	0.00% introductory APR for six months. After that, your APR will be 10.49% . This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	0.00% introductory APR for six months. After that, your APR will be 19.99% . This APR will vary with the market based on the Prime Rate.	0.00% introductory APR for six months. After that, your APR will be 19.99% . This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	None	
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 \$0.50.	
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	VISA CLASSIC	AND VISA PLATINUM
Set-up and Maintenance Fees		
<ul style="list-style-type: none"> • Annual Fee • Card Replacement Fee • Card Rush Fee 	<p>None</p> <p>\$5</p> <p>\$35</p>	
Transaction Fees		
<ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	<p>None</p> <p>Either \$5 or 3% of the amount of each cash advance, whichever is greater (maximum fee, \$50)</p> <p>3% of each transaction in U.S. dollars</p>	
Penalty Fees		
<ul style="list-style-type: none"> • Late Payment • Returned Payment • Stop Payment Fee 	<p>\$15</p> <p>\$30</p> <p>\$30</p>	

How Will We Calculate Your Balance: We use a method called “average daily balance (including new purchases and cash advances).”

Loss of Introductory APR: You will lose your Introductory APR if your account becomes delinquent or over the limit.

For additional information about the costs and terms of the account, please see the Cardmember Agreement which will be sent to you with the card. The Cardmember Agreement and the account will be governed by Iowa and applicable federal law. The Cardmember Agreement, which includes rates and fees, is subject to change.

This information is accurate as of 1/30/19 and may change. For changes that may have been made, please call us at (866) 341-5195 or write us at Central Bank Bankcard Services, PO Box 10409, Des Moines, IA 50306.

