

VISA® REWARDS CREDIT CARD

Find rewards from a wide variety of categories - more than 6 million rewards in total. Earn points just by using your card and redeem them for an incredible selection of merchandise, travel options, event tickets and activities.

MERCHANDISE

Choose from millions of products - from bestselling books to your favorite electronic gear and more. At participating retailers, you can even pick up select merchandise in a local store the same day you complete your redemption with our convenient in-store pick-up option!

TRAVEL

Flexible travel options and convenient online booking make it easy to customize trips with hundreds of flight, hotel, cruise, car rental and vacation package choices. There are no blackout dates, so travel when you want.

EVENTS

Get front row seats at thousands of in-demand events. From concerts to sporting events, redeem your rewards for tickets to the best in entertainment.

ACTIVITIES

Reward yourself with amazing and unforgettable experiences. Redeem points for hundreds of exciting adventures like helicopter rides and whitewater rafting trips or in a spa getaway.

CASH BACK

Pay yourself back by simply using your card! Redeem points as an account credit to your Central Bank Rewards card.



**See reverse for a Summary of Credit Terms for our Visa® Rewards Credit Card.*

Central Bank Bankcard Services

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



CREDIT APPLICATION

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 _____

Credit limit requested \$ _____

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:		

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.



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:

TERMS AND CONDITIONS*

Changes to the Program may happen at any time without notice and without restriction or penalty. For the most current list of rewards available, point values and to redeem points for rewards, visit <https://bankrewards.revloyalty.com/groupCentralBank/catalog/home.php>. 1. Every dollar in purchases net of returns ("Net Purchases") "You" (see paragraph 10) charge to your account covered by this Choice Rewards Program ("Program") and that appears on your statement during the Program period, earns You one Choice Reward point ("Point") as provided for in these Rules. Points for this Program begin to accumulate with purchases You make beginning on the first day You are accepted into the Program. Your account must be in good standing and handled in a responsible manner (see paragraph 5) in order to earn points. 2. Points can be used to redeem for rewards online at <https://bankrewards.revloyalty.com/groupCentralBank/catalog/home.php>. You may redeem for a reward option as long as you have at least one Point posted to your account. You are able to purchase Points to complete your transaction if needed. Some limits may apply. Point requirements and Rewards are subject to change. 3. Points in this Program may not be used with any other offer, promotion or discount, cannot be earned from or transferred to, any other charge, credit card, or other accounts. The financial institution may offer additional redemption opportunities at its discretion. 4. Your statement will normally include the number of Points earned, subject to adjustment as provided for in these Rules. Points will be deducted from your current total of Points earned for corresponding retail purchase returns posted to your account. Your account may be charged for the difference in the event You have already redeemed unearned Points. 5. Your account must be open, in good standing and handled in a responsible manner (i.e., not cancelled, terminated, delinquent, over your credit limit or otherwise not available to use for charges) at the time you request to redeem Points. Otherwise, the financial institution reserves the right to suspend your participation in the Program and your Points will be forfeited. 6. Despite our best efforts to ensure accuracy, printing errors occasionally occur. We reserve the right to correct such errors at any time even if it affects an existing order. 7. This Program may be modified, suspended or cancelled and the redemption value of already accumulated Points may be changed at any time without notice and without restriction or penalty. The financial institution reserves the right to change the point accrual and retention period from time to time. Changes to the Program may include, but are not limited to, modifications which (i) increase the point value for every Net Purchase dollar charged and (ii) expire points based on the point term, age and expiration date of the selected option(s). You will be notified of point accrual and/or point expiration Program changes. Contact the financial institution for details on applicable accumulation options which are then in effect. Points may be forfeited due to Rules violations. This Program is void where prohibited or restricted by law. You are responsible for any federal, state or local income, sales, use or other taxes or gratuities. 8. You agree to hold The Members Group and/or any association and/or any vendors associated with the Program totally harmless if your financial Institution fails to meet its contractual and other obligations with The Members Group, which results in the Program being interrupted or terminated prior to you having the opportunity to redeem your Points. Also, you agree to hold The Members Group/your financial institution/association harmless if a vendor files for bankruptcy, or otherwise goes out of business, after you have redeemed your Points for a reward from the vendor but before you are able to use the reward. 9. Certain restrictions may apply to travel, lodging and other reward options. Travel and other rewards are not exchangeable, refundable, transferable or redeemable for cash. 10. This Program is available to account holders ("You") which your financial Institution has enrolled in this Program. Your use of your account following receipt of these Rules will indicate your agreement to these Rules. * For full Terms and Conditions, visit <https://www.centralbankonline.com/visa>.

SUMMARY OF CREDIT TERMS

INTEREST RATES & INTEREST CHARGES	VISA REWARDS
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.
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.
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.
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 \$1.50.
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 REWARDS
Set-up and Maintenance Fees <ul style="list-style-type: none"> • Annual Fee • Card Replacement Fee • Card Rush Fee 	None \$5 \$35
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	None Either \$5 or 3% of the amount of each cash advance, whichever is greater (maximum fee, \$50) 3% of each transaction in U.S. dollars
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment • Stop Payment Fee 	\$15 \$30 \$30

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.

