



# VISA® PERSONAL CREDIT CARD APPLICATION

Check Card Choice:  VISA CLASSIC  
 VISA GOLD  
 VISA PLATINUM

Check Application Choice:  INDIVIDUAL ACCOUNT  
 JOINT ACCOUNT (Please initial here) \_\_\_\_\_  
 CREDIT LIMIT INCREASE  ADDITIONAL CARD  
CREDIT LIMIT REQUESTED \$ \_\_\_\_\_

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW APPLICATION:** 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.



## APPLICANT All applicable sections should be filled out completely to avoid delay in processing your application

Last Name \_\_\_\_\_ First \_\_\_\_\_ Middle \_\_\_\_\_ Social Security Number \_\_\_\_\_

Date of Birth \_\_\_\_\_ # of Dependents \_\_\_\_\_ Home Phone \_\_\_\_\_  Own  Rent  Other Monthly Payment \_\_\_\_\_

Current Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_ How Long (yrs) \_\_\_\_\_

Employer \_\_\_\_\_ Self-Employed  Yes  No Work Phone \_\_\_\_\_ Date Employed \_\_\_\_\_

Address \_\_\_\_\_ Position/Occupation \_\_\_\_\_

Monthly Gross Income \_\_\_\_\_ Source of Additional Income\* \_\_\_\_\_ Amount Per Month \_\_\_\_\_

Nearest Relative (Not Living with You) \_\_\_\_\_ Home Phone \_\_\_\_\_ Relationship \_\_\_\_\_

\*You Need Not Furnish Alimony, Child Support or Maintenance Income Information If you Do Not Want Us to Consider It In Evaluating Your Application.



## CO-APPLICANT OR SPOUSE Complete this section only if Co-Applicant or Spouse is applying for a Joint Account

Last Name \_\_\_\_\_ First \_\_\_\_\_ Middle \_\_\_\_\_ Social Security Number \_\_\_\_\_

Date of Birth \_\_\_\_\_ # of Dependents \_\_\_\_\_ Home Phone \_\_\_\_\_  Own  Rent  Other Monthly Payment \_\_\_\_\_

Current Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_ How Long (yrs) \_\_\_\_\_

Employer \_\_\_\_\_ Self-Employed  Yes  No Work Phone \_\_\_\_\_ Date Employed \_\_\_\_\_

Address \_\_\_\_\_ Position/Occupation \_\_\_\_\_

Monthly Gross Income \_\_\_\_\_ Source of Additional Income\* \_\_\_\_\_ Amount Per Month \_\_\_\_\_

\*You Need Not Furnish Alimony, Child Support or Maintenance Income Information If you Do Not Want Us to Consider It In Evaluating Your Application.



# VISA PERSONAL CREDIT CARD APPLICATION

## ADDITIONAL CARD INFORMATION

Last Name \_\_\_\_\_ First \_\_\_\_\_ Middle \_\_\_\_\_

Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_\_

Last Name \_\_\_\_\_ First \_\_\_\_\_ Middle \_\_\_\_\_

Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_\_



## CREDIT INFORMATION Attach Additional Sheet If Necessary

Bank Name and Address \_\_\_\_\_

Branch \_\_\_\_\_ Loans  Open  Closed

Checking and Savings Account Numbers \_\_\_\_\_ /Name Listed \_\_\_\_\_



## SIGNATURES

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 this is a joint application, the undersigned shall be jointly and severally liable for any and all credit extended from time to time.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

Co-Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

## FOR INTERNAL USE ONLY

Visa Account Number \_\_\_\_\_ Date Approved \_\_\_\_\_

Credit Line \_\_\_\_\_ Approved by \_\_\_\_\_



# VISA PERSONAL CREDIT CARD APPLICATION

IFB CREDIT CARD TERMS AND BENEFITS	Visa Classic®	Visa Gold®	Visa Platinum®
<b>Terms</b>			
Credit Limits	\$500.00 to \$5,000.00	\$5,000.00 to \$10,000.00	\$10,000.00 to \$50,000.00
Retail Purchase Limits	100 % of credit limit	100 % of credit limit	100 % of credit limit
Cash Limits	100 % of credit limit	100 % of credit limit	100 % of credit limit
ATM Cash Advances Daily Limits	A maximum of \$355.00	A maximum of \$355.00	A maximum of \$355.00
Minimum Payment	\$20.00 or 3% of the new balance whichever is greater	\$20.00 or 3% of the new balance whichever is greater	\$20.00 or 3% of the new balance whichever is greater
Method of Computing the Balance for Purchases and Cash Advances (1)	Average Daily Balance Including New Purchases	Average Daily Balance Including New Purchases	Average Daily Balance Including New Purchases
<b>Benefits</b>			
Auto Rental Collision Damage Waiver – Personal Cardholder Inquiry Service, Emergency Card Replacement and Cash Disbursement, Lost or Stolen Card Reporting and Zero Liability. <a href="http://usa.visa.com/">http://usa.visa.com/</a>	●	●	●
Verified by VISA <a href="https://usa.visa.com/personal/security/vbv/index.html">https://usa.visa.com/personal/security/vbv/index.html</a>	●	●	●
Travel Accident Insurance	●	●	●
FastTrack Rewards	●	●	●
My Card Statement - 24/7 Online Services – <a href="https://www.mycardstatement.com">https://www.mycardstatement.com</a> .	●	●	●
Fraud Monitoring and Detection	●	●	●
Credit Insurance (Unemployment, Disability, Life, and Leave of Absence)	●	●	●
Statement Checks	●	●	●
ScoreCard (Bonus Points) <a href="https://www.scorecardrewards.com/">https://www.scorecardrewards.com/</a>		●	●
CardCentives Prime - Identity Theft Victim Assistance, \$1,000.00 Identity Theft Reimbursement Insurance, 90-Day Product Protection, Payment Card Registration, and Travel Reservation Service. <a href="http://www.cardcentives.com/">http://www.cardcentives.com/</a> (Code 5822)		●	●
CardCentives Privilege - Extended Warranty, and Personal Shopper <a href="http://www.cardcentives.com/">http://www.cardcentives.com/</a> (Code 5830)			●
Travel Advantage - Vantage Point Quarterly Newsletter, Annual Benefits Brochure, Medical Assistance, Automobile Rental Insurance (Enhanced Collision Damage Waiver), Luggage Insurance, Hotel / Motel Theft Insurance, Lost Key Return Service, Bonus Travel Dividends, Automobile Rental Discounts, Concierge Service, and Lost Luggage Locator Tag. <a href="http://www.cardenhancements.com/">http://www.cardenhancements.com/</a> (Code 5805)			●

(1) A Finance Charge will be imposed on Credit Purchases only if you elect not to pay the entire New Balance shown on your monthly statement for the previous billing cycle within 25 days from the closing date of that statement. If you elect not to pay the entire New Balance shown on your previous monthly statement within that 25-day period, a Finance Charge will be imposed on the unpaid average balance of such Credit purchases from the previous statement closing date and on new Credit Purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire New Balance is paid in full or until the date of payment if more than 25 days from the closing date.

The Finance Charge for a billing cycle is computed by applying the monthly Periodic Rate to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account, and subtracting any payments as received and credits as posted to your account, but excluding any Finance Charges.

A finance charge will be imposed on Cash Advances from the date made or from the first day of the billing cycle in which the Cash Advance is posted to your account, whichever is later, and will continue to accrue on the unpaid average daily balance of such Cash Advances until the date of payment if paid during the same billing cycle, or until the closing date of the billing cycle preceding the date on which the entire balance is paid in full or until the date of payment if more than 25 days from the closing date. If the new balance shown on your monthly statement for the prior billing cycle is paid in full within 25 days of the closing date of that statement, no finance charges will be imposed during the current billing cycle for Cash Advances posted to your account during previous billing cycles.



# VISA PERSONAL CREDIT CARD APPLICATION

IFB CREDIT CARD DISCLOSURES	Visa Classic®	Visa Gold®	Visa Platinum®
<b>Interest Rates and Charges</b>			
Annual Percentage Rate (APR) for Purchases	<b>14.50%</b> This APR is fixed.	<b>0.00%</b> Introductory APR for six (6) months. After that your APR will be <b>12.50%</b> - this APR is fixed.	<b>0.00%</b> Introductory APR for six (6) months. After that your APR will be <b>10.50%</b> - this APR is fixed.
APR for Cash Advances	<b>16.50%</b> This APR is fixed.	<b>0.00%</b> Introductory APR for six (6) months. After that your APR will be <b>14.50%</b> - This APR is fixed.	<b>0.00%</b> Introductory APR for six (6) months. After that your APR will be <b>13.00%</b> - This APR is fixed.
APR for Balance Transfers	Balance transfers are not available	Balance transfers are not available	Balance transfers are not available
Penalty APR and When it Applies	At sixty (60) days past due we may end your prevailing APR and apply an <b>18.00%</b> APR on the outstanding balance of your account. The penalty APR may apply indefinitely.	At sixty (60) days past due we may end your prevailing APR and apply an <b>18.00%</b> APR on the outstanding balance of your account. The penalty APR may apply indefinitely.	At sixty (60) days past due we may end your prevailing APR and apply an <b>18.00%</b> APR on the outstanding balance of your account. The penalty APR may apply indefinitely.
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. We will begin charging interest on cash advances on the transaction date.	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. We will begin charging interest on cash advances on the transaction date.	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. We will begin charging interest on cash advances on the transaction date.
Minimum Interest Charge	None	None	None
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board <a href="http://www.federalreserve.gov/creditcard">www.federalreserve.gov/creditcard</a>		
<b>Fees</b>			
Set-up and Maintenance Fees	NOTICE: Some of these set-up and maintenance fees, assessed before you begin using your card will reduce the amount of credit you initially have available. For example, based on an initial credit line of \$1,500 on a Visa Classic your initial available credit will be \$1,475 if you choose to have an additional card. You may still reject this plan provided that you have not yet used the account or paid a fee after receiving a billing statement. If you do reject the plan, you are not responsible for any fees or charges.		
Annual Fee	Waived the first twelve (12) months. \$20 annually thereafter.	Waived the first twelve (12) months. \$35 annually thereafter.	Waived the first twelve (12) months. \$40 annually thereafter.
<b>Penalty Fees</b>			
Late Payment Fee	The equivalent of the past due amount, <b>never to exceed \$25</b>	The equivalent of the past due amount, <b>never to exceed \$25</b>	The equivalent of the past due amount, <b>never to exceed \$25</b>
Returned Payment	The equivalent of the minimum payment amount, <b>up to \$25</b>	The equivalent of the minimum payment amount, <b>up to \$25</b>	The equivalent of the minimum payment amount, <b>up to \$25</b>
Over Limit Fee	<b>None</b>	<b>None</b>	<b>None</b>
<b>Transaction Fees</b>			
Cash Advance Fee	The greater of \$2.00 or 3% of the advance, <b>never to exceed \$50.00</b>	The greater of \$2.00 or 3% of the advance, <b>never to exceed \$50.00</b>	The greater of \$2.00 or 3% of the advance, <b>never to exceed \$50.00</b>
Foreign Transaction Fee	Up to 1% of each transaction in U.S. dollars equivalent.	Up to 1% of each transaction in U.S. dollars equivalent.	Up to 1% of each transaction in U.S. dollars equivalent.
Additional Card Fee	\$25 each card at account opening or issue and at each renewal thereafter. This fee is applied for cards issued to co-applicant and additional cardholders	\$25 each card at account opening or issue and at each renewal thereafter. This fee is applied for cards issued to co-applicant and additional cardholders	\$25 each card at account opening or issue and at each renewal thereafter. This fee is applied for cards issued to co-applicant and additional cardholders
<b>Other Fees</b>			
Telephone Payment Fee	\$10	\$10	\$10
Express Account Set Up, Handling and Delivery Fee	\$50	\$50	\$50

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

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

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