



<b>Select type of Card to apply for:</b>		
<input type="checkbox"/> VISA CLASSIC	<input type="checkbox"/> VISA PLATINUM with REWARDS	<input type="checkbox"/> VISA SIGNATURE with REWARDS (\$5,000.00 minimum)

<b>You may apply for individual or joint credit. Please check one of the following:</b>
<input type="checkbox"/> Individual. Applicant must complete Section 1. Married Wisconsin residents must complete Section 2 with information about spouse.
<input type="checkbox"/> Joint with Spouse. Applicants must complete both Section 1 and Section 2.
<input type="checkbox"/> Joint with _____ who is not your spouse. Each applicant must complete a separate application as if applying for separate credit and submit them together, including completing Section 2 if you are a married Wisconsin resident.

<b>Section 1: Applicant</b> (for WI residents only) <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Legally Separated Name _____ Date of Birth _____ Street _____ City _____ State _____ Zip _____ Rent/ Mortgage Pymt \$ _____ Social Security # _____ Home Phone _____ Cell # _____ Work Phone _____ Email _____ Place of Employment _____ Length of Employment _____ **Gross Monthly Income \$ _____ <input type="checkbox"/> I do not wish to have a card issued	<b>Section 2:</b> <input type="checkbox"/> Joint Applicant <input type="checkbox"/> Spouse Non Applicant (for WI residents only) <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Legally Separated Name _____ Date of Birth _____ Street _____ City _____ State _____ Zip _____ Rent/ Mortgage Pymt \$ _____ Social Security # _____ Home Phone _____ Cell # _____ Work Phone _____ Email _____ Place of Employment _____ Length of Employment _____ **Gross Monthly Income \$ _____ <input type="checkbox"/> I do not wish to have a card issued
<b>**Alimony, child support or separate maintenance payments need not be included if you do not choose to have it considered in repayment of this obligation.</b>	

**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 bank card agreement, a copy of which will be mailed to the applicant if this application is granted. Acceptance of such terms is conclusively presumed by signing this application. The undersigned shall be jointly and severally liable for any and all credit extended from time to time.

Applicant Signature	Date	Joint Applicant Signature	Date

<b>MARRIED WISCONSIN RESIDENTS</b> <b>*For Wisconsin Residents (If you are married, please complete the following):</b>	
The name of my spouse is:	
My spouse resides at:	
<i>By signing below, I agree that the credit being applied for, if granted, will be incurred in the interest of my marriage or family.</i>	
<b>Applicant Signature</b>	<b>Date</b>

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>VISA Classic - 0%</b> introductory APR for six months. After that your APR will be <b>8.99%</b> to <b>14.99%</b> based on your creditworthiness.</p> <p><b>VISA Platinum - 0%</b> introductory APR for six months. After that your APR will be <b>10.99%</b> to <b>16.99%</b> based on your creditworthiness.</p> <p><b>VISA Signature - 0%</b> introductory APR for six months. After that your APR will be <b>12.99%</b> to <b>18.99%</b> based on your creditworthiness.</p>
<b>APR for Balance Transfers</b>	<p><b>VISA Classic - 0%</b> introductory APR for six months. After that your APR will be <b>8.99%</b> to <b>14.99%</b> based on your creditworthiness.</p> <p><b>VISA Platinum - 0%</b> introductory APR for six months. After that your APR will be <b>10.99%</b> to <b>16.99%</b> based on your creditworthiness.</p> <p><b>VISA Signature - 0%</b> introductory APR for six months. After that your APR will be <b>12.99%</b> to <b>18.99%</b> based on your creditworthiness.</p>
<b>APR for Cash Advances</b>	<p><b>VISA Classic and VISA Platinum - 23.99%</b> APR <b>VISA Signature - 25.99%</b> APR</p>
<b>How to Avoid Paying Interest on Purchases</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 if you pay your entire balance by the due date each month.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<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>Annual Fee</b>	None
<b>Transaction Fees</b>	<ul style="list-style-type: none"> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul> <p>Either <b>\$10</b> or <b>3%</b> of the amount of each advance, whichever is greater. <b>VISA Classic and VISA Platinum - 1%</b> of each transaction in U.S. dollars; <b>VISA Signature - None</b></p>
<b>Penalty Fees</b>	<ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul> <p>Up to <b>\$37</b>. Up to <b>\$25</b>.</p>

**HOW WILL WE CALCULATE YOUR BALANCE:** We use a method called "Average Daily Balance (excluding new purchases)". For cash advances, we use a method called "Average Daily Balance (including new purchases)".

**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.

**NOTICE TO MARRIED APPLICANTS RESIDING IN WISCONSIN:** No provision of any marital property agreement, unilateral statement or court decree adversely affects the interest of the State Bank of Cross Plains, unless the State Bank of Cross Plains, prior to the time the card is issued, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provisions prior to the time the card was issued.

**REWARDS PROGRAM:** The State Bank of Cross Plains **VISA Platinum & VISA Signature** Cards offer a Rewards Program. **VISA Platinum:** For every dollar in net purchases that the account holder charges to this account, one Rewards point will be earned. **VISA Signature:** For every dollar in net purchases that the account holder charges to an account 1.5 Rewards points will be earned. The Rewards points will accrue monthly on the account holder's statement. The Rewards points earned can be used for travel, or to order merchandise and gift cards, or for cash back.

**MILITARY LENDING ACT:** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). For verbal disclosures including how your minimum payment is calculated, please call 855-256-7328.

The information in this table was printed and is accurate as of April 1, 2019 and is subject to change after this date. Contact the State Bank of Cross Plains to learn of any change in the information since it was printed by calling (855) 256-7328 or by mailing your request to the State Bank of Cross Plains, 1205 Main Street, Cross Plains, Wisconsin 53528.