



PERSONAL VISA APPLICATION

For Internal Use Only: Accounts Reviewed, Credit Bureau, Officer, Score

Credit Limit Requested \$ _____

- VISA CLASSIC VARIABLE (MIN. \$500 CREDIT LINE)
VISA PLATINUM VARIABLE CARD WITH REWARDS (MIN. \$500 CREDIT LINE)

INTRODUCTORY SPECIAL 0.00% ANNUAL PERCENTAGE RATE FOR THE FIRST NINE MONTHS

Thereafter, your Annual Percentage Rate will be 13.99% for a VISA Classic Variable card or 16.99% for a VISA Platinum Variable card.

You may apply for individual or joint credit. Please check one of the following:

- Individual. Applicant must complete Section 1. Married Wisconsin residents must complete Section 2 with information about spouse.
Joint with Spouse. Applicants must complete both Section 1 and Section 2.
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.

Section 1: Applicant (for WI residents only)

- Married, Unmarried, 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 \$

Section 2: Joint Applicant, Spouse Non Applicant (for WI residents only)

- Married, Unmarried, 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 \$

I do not wish to have a card issued

I do not wish to have a card issued

**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.

Name and address of nearest relative not living with you:

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.

Applicant Signature, Date

Joint Applicant Signature, Date

MARRIED WISCONSIN RESIDENTS

*For Wisconsin Residents (If you are married, please complete the following):

The name of my spouse is, My spouse resides at, The credit being applied for, if granted, will be incurred in the interest of my marriage or family.

Signature of Applicant, Date

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0.00% introductory APR for nine months. After that your APR will be 13.99% for a VISA Classic Variable card or 16.99% for a VISA Platinum Variable card. These APRs will vary with the market based on the Prime Rate.
APR for Balance Transfers	0.00% introductory APR for nine months. After that your APR will be 13.99% for a VISA Classic Variable card or 16.99% for a VISA Platinum Variable card. These APRs will vary with the market based on the Prime Rate.
APR for Cash Advances	22.99% This APR will vary with the market based on the Prime Rate.
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.
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	
Annual Fee	None
Transaction Fees	
<ul style="list-style-type: none"> Cash Advance Foreign Transaction 	<p>Either \$10 or 3% of the amount of each advance, whichever is greater</p> <p>1% of each transaction in U.S. dollars</p>
Penalty Fees	
<ul style="list-style-type: none"> Late Payment Returned Payment 	<p>Up to \$37</p> <p>Up to \$25</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)". The information in this table was printed and is accurate as of November 1, 2018 and is subject to change after this date. Applications must be received by January 31, 2019 to receive the introductory rate. 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.

USA PATRIOT ACT: 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 Variable Card offers a Rewards Program. For every dollar in net purchases that the account holder charges to an account covered by our Rewards Program, one bonus point will be earned. The points will accrue monthly on the account holder's statement. The Rewards 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.

Member FDIC and Equal Housing Lender

Banker _____