

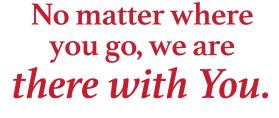
## REWARD YOURSELF WITH A NEW HOBBY

Earn reward points with First Southern Banks Visa® or Visa® Platinum Credit Card when you sign for your purchases. Redeem your points for any reward of your choice from a vast online catalog.

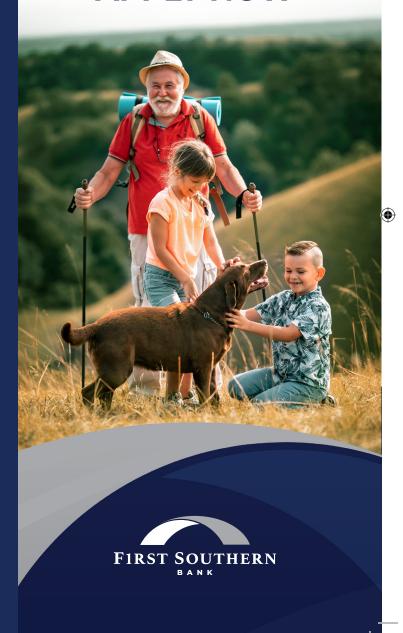
Visit **uChooseRewards.com** for additional information.



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**APPLY NOW** 





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Credit Limit Requested \$(Bank may assign a		(Bank may assign a lower	r credit limit.)	☐ Individual Account	☐ Initial for Joint Credit ☐ Applicant		Co-applicant				
Check Card Choice	Visa® □ Visa® Platinum			☐ Credit Line Increase							
who opens an account. What this	means for you: When you open an a		x Identification Nun	the funding of terrorism and money-laund iber, full legal name of your business, the p this information.							
INTEREST RATES	VISA®	VISA® PLATINUM	Ë	Last Name First		Middle S		SSN	SSN		
AND CHARGES		VISA® PLATINOM	out plicatio	Date of Birth	No. of Dependents	No. of Dependents Home Phone		□Own □Rent □Other		Mntly Payment	
Annual Percentage Rate (APR) for Purchases	16.24%* This APR will vary with the Market Rate based on the Prime Rate.	13.24%** This APR will vary with the Market Rate based on the Prime Rate.	APPLICANT All applicable sections should be filled out completely to avoid delay in processing your application.	Current Address City		ST	ZIP		How Long (Yrs.)		
				Mailing Address (if different from above)  City		ST	ZIP		How Long (Yrs.)		
APR for Cash Advances	16.24%* This APR will vary with the Market Rate based	13.24%** This APR will vary with the Market Rate based on the Prime Rate.		Employer		Self-Employed	Work Phone		Since (Date)		
				Address			Occupation	Monthly Gross Income			
	on the Prime Rate.			Name and Address of Previo	Name and Address of Previous Employer (if less than 2 years at present employer)					How Long (Yrs.)	
How to Avoid Paying Interest on Purchases	billing cycle. We will no purchases if you pay your	ys after the close of each ot charge you interest on rentire balance by the due		Source of Additional Income: Income from alimony, child support or separate maintenance need not to be revealed if it is not considered in determining creditworthiness  Amount per Month \$							
date (Grace Period		month.	ut ou	Last Name	First		Middle	SSN			
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00		CO-APPLICANT For joint applicant only. This information is not required for an individual account	Date of Birth	No. of Dependents	Home Phone	Cell Phone	□Own □Rent □Other		Monthly Payment	
Credit Card Tips from	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.		LICA Ily. This 1 individ	Current Address City		City	State	ZIP		How Long (Yrs.)	
the Consumer Financial Protection Bureau			O-APP plicant or	Mailing Address (if different from above)  City		State	ZIP		How Long (Yrs.)		
FFFC	VISA®	VISA® PLATINUM	<b>C</b> joint ap not requ	Employer	Employer			Work Phone Date		Date	
FEES ANNUAL PEE			For	Address	Address				Monthly Gross Income		
ANNUAL FEE TRANSACTION FEES	\$12.00 \$\text{\$\exititt{\$\text{\$\exititt{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\}\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\tex			Creditor's Name Creditor's Addre				ess			
<ul><li>Cash Advances</li><li>Convenience Checks</li></ul>	3.0% of amount advanced no min. / \$50 Max 3.0% of amount advanced no min. / \$50 Max		additio	Home Mortgage / Rent							
- Foreign Transaction	The card network that processes these transactions will calculate the U.S. Dollar amount for each such transaction using its own currency conversion procedures. Those fees will be passed on to the cardholder.  \$35.00 N/A		CREDIT INFO Include additional sheets if needed	Bank Credit Card	Bank Name		Bank Addres		ess		
			10	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							
PENALTY FEE  - Late Payment	\$35.00 t N/A			such agreement and acceptance of s	it's use. If this is a joint a	ment, a copy of which will be mailed to the applicant if this application is granted, receipt of use. If this is a joint application, the undersigned shall be jointly and severally liable for any credit bureaus. Late payments, missed payments, or other defaults on your account may be					
<ul> <li>Over-the-Credit-Limit (must be opted in)</li> </ul>				reflected in your credit report.							
- Returned Payment	\$35.00		0,	Applicant Signature Date			Co-Applicant Signature			Date	
Street Journal on the last day of the current Prime Rate published	adding 7.99% to the current P the prior month. **This rate will I in the Wall Street Journal on the	pe calculated by adding 4.99% to last day of the prior month. <b>How</b>	INTERNAL	Visa Account No.							
We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases).* An explanation of this method is provided in your account agreement. Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.				Date Approved	Credit Lin			Approved			
provided in your account agreeme	nc.		First Souther	n Bank - July 2023. All contents a	re accurate at the time of [	printing, for change	s that may have beer	ı made after prin	ting call (912)49	O-IOIO.	

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