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Member FDIC EQUAL HOUSING LENDER

Credit Limit Requested $ _____
(Bank may assign a lower credit limit.)

☐ Individual Account ☐ Initial for Joint Credit ☐ Applicant _____ ☐ Co-applicant _____

Check Card Choice ☐ **Visa®** ☐ **Visa® Platinum** ☐ Credit Line Increase

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 business entity and/or person who opens an account. What this means for you: When you open an account, we will ask for your Federal Tax Identification Number, full legal name of your business, the physical address of your business; if you are an individual, we will ask for your full name, physical 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 that will aid in confirming this information.

INTEREST RATES AND CHARGES	VISA®	VISA® PLATINUM
Annual Percentage Rate (APR) for Purchases	**14.99%*** This APR will vary with the Market Rate based on the Prime Rate.	**11.99%**** This APR will vary with the Market Rate based on the Prime Rate.
APR for Cash Advances	**14.99%*** This APR will vary with the Market Rate based on the Prime Rate.	**11.99%**** This APR will vary with the Market Rate based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your Due Date is 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 (Grace Period) each month.	
Minimum Interest Charge	If you are charged interest, the charge will be no less than $1.00	
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®	VISA® PLATINUM
ANNUAL FEE	**$12.00**	**$12.00**
TRANSACTION FEES		
– Cash Advances	**3.0%** of amount advanced no min. / **$50** Max	
– Convenience Checks	**3.0%** of amount advanced no min. / **$50** Max	
– 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.	
PENALTY FEE		
– Late Payment	**$35.00**	
– Over-the-Credit-Limit *(must be opted in)*	N/A	
– Returned Payment	**$35.00**	

*This rate will be calculated by adding 7.99% to the current Prime Rate published in the Wall Street Journal on the last day of the prior month. **This rate will be calculated by adding 4.99% to the current Prime Rate published in the Wall Street Journal on the last day of the prior month. How 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.

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

Last Name	First		Middle		SSN
Date of Birth	No. of Dependents	Home Phone	Cell Phone	☐ Own ☐ Rent ☐ Other	Monthly Payment
Current Address		City	ST	ZIP	How Long *(Yrs.)*
Mailing Address *(if different from above)*		City	ST	ZIP	How Long *(Yrs.)*
Employer			Self-Employed	Work Phone	Since *(Date)*
Address			Occupation	Monthly Gross Income	
Name and Address of Previous Employer *(if less than 2 years at present employer)*					How Long *(Yrs.)*
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 $

CO-APPLICANT
For joint applicant only. This information is not required for an individual account.

Last Name	First		Middle		SSN
Date of Birth	No. of Dependents	Home Phone	Cell Phone	☐ Own ☐ Rent ☐ Other	Monthly Payment
Current Address		City	ST	ZIP	How Long *(Yrs.)*
Mailing Address *(if different from above)*		City	ST	ZIP	How Long *(Yrs.)*
Employer			Self-Employed	Work Phone	Date
Address			Occupation	Monthly Gross Income	

CREDIT INFO
Include additional sheets if needed.

Creditor's Name		Creditor's Address
Home Mortgage / Rent		
Bank Credit Card	Bank Name	Bank Address

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. We may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Applicant Signature	Date	Co-Applicant Signature	Date

INTERNAL USE ONLY

Visa Account No.		
Date Approved	Credit Line	Approved by

First Southern Bank - October 2025. All contents are accurate at the time of printing, for changes that may have been made after printing call (912)490-1010.