

# Iowa State Bank Credit Card Application

Upon acceptance, you're automatically enrolled in the Cash Back program! Earn up to 1% cash back on net purchases. The disclosure is yours to keep for further reference.

<b>Credit Line</b>		<b>Iowa State Bank only</b>				
Suggested credit line \$ _____		<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; border-bottom: 1px solid black;">Date ordered</td> <td style="width: 50%; border-bottom: 1px solid black;">Credit limit</td> </tr> <tr> <td colspan="2" style="border-bottom: 1px solid black;">Account #</td> </tr> </table>	Date ordered	Credit limit	Account #	
Date ordered	Credit limit					
Account #						

Name	Social Security Number	Birth date	Home phone
Cell Phone Number	Email Address		
Current street address	City	State	Zip
	How long at present address		
Previous street address	City	State	Zip
	How long at previous address		
Current employer	Phone	City	State
	Gross mo. income		How long
Previous employer	Phone	City	State
	How long		
Nearest relative not living with you	City	State	Zip
	Phone number		Relationship

Other income It's not necessary to list alimony, child support or maintenance income information if you do not want Iowa State Bank to consider it in evaluating your application.

## 5. Co-applicant (contractually liable for this account) Authorized user (not contractually liable for this account)

Name	Social Security Number	Birth date	Home phone
Current street address	City	State	Zip
	How long at present address		
Previous street address	City	State	Zip
	How long at previous address		
Current employer	Phone	City	State
	Gross mo. income		How long
Previous employer	Phone	City	State
	How long		
Nearest relative not living with you	City	State	Zip
	Phone number		Relationship

Other income It's not necessary to list alimony, child support or maintenance income information if you do not want Iowa State Bank to consider it in evaluating your application.

## 6. Credit references & complete list of amounts owing

CD  Trust  IRA  Loan Checking # \_\_\_\_\_ Savings # \_\_\_\_\_

Name & address of Financial Institution (if other than Iowa State Bank)

Own  Rent - Monthly rent or payment

Landlord or Mortgage holder

Credit Cards and #	\$ Balance	\$ Monthly payment
Credit Cards and #	\$ Balance	\$ Monthly payment

## 7. Signatures for Credit Card

JOINT CREDIT - We intend to apply for joint credit. (Initials) \_\_\_\_\_

I (we) give the above information for the purpose of obtaining credit and authorize Iowa State Bank to obtain and/or verify my (our) credit history, bank references, employment and any other information permitted by law to determine my (our) creditworthiness. I (we) agree to abide by the terms and conditions set forth in the cardholder agreement and disclosures on the reverse side if I (our) application is accepted. I (we) certify the statements made on this application are true and correct and I (we) understand that if I (we) apply jointly both of us may use the account and we will be jointly and severally liable for the entire balance. I (we) understand that if I (we) apply jointly one party may act on behalf of both parties.

\_\_\_\_\_ Signature of applicant
 \_\_\_\_\_ Signature of co-applicant or user

## 8. Request for Automatic Monthly Payments

I would like to have monthly payment taken from my Iowa State Bank checking or savings account each month. If I make a manual payment before cycle, I understand the automatic payment is the difference between the payment made and the minimum amount due.

Checking account # \_\_\_\_\_ Savings account # \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

Payment Options: (choose one)  Minimum  Full balance  Fixed amount \$ \_\_\_\_\_  Percent of balance \_\_\_\_\_ %



If approved, you'll be ready to use your card within 2 - 4 weeks of application. Enjoy Cash Back earnings on net purchases! Consolidate your credit card debt! Ask about our balance transfer program!

# Iowa State Bank Consumer Credit Card Disclosures

Interest Rates and Interest Charges		Fees	
<b>Annual Percentage Rate (APR) for purchases, cash advances and balance transfers</b>	As of January 1, 2019 the APR is <b>13.20%</b> The APR will vary with the market based on the Prime Rate on the 1st business day of January, April, July and October.	<b>Annual Fee</b>	\$0
<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>Transaction Fees</b> • Balance Transfer • Cash Advance	None  2% of transaction amount, <b>\$2.00</b> minimum; <b>\$10.00</b> maximum
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than <b>\$.50</b> .	<b>Penalty Fees</b> • Late Payment • Returned Check Fee	Up to <b>\$35.00</b> <b>\$20.00</b>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</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>Other Fees</b> • Replacement Card	<b>\$15.00</b>

## How We Will Calculate Your Balance:

We use a method called "Average Daily Balance (excluding current transactions)" for purchases\*

We use a method called "Average Daily Balance (including current transactions)" for cash advances\*\*

\*Average Daily Balance (excluding current transactions). To avoid incurring an additional Interest Charge on the balance of purchases reflected on your monthly statement, you must pay the New Balance shown on your monthly statement on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date. A portion of the Interest Charges for a billing cycle is computed by applying the monthly Periodic Rate to the "average daily balance" of purchases. To get the average daily balance, we take the beginning balance of your account each day and subtract any payments, credits, non-accruing fees, and unpaid interest charges. We do not add in new purchases. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

\*\* Average Daily Balance (including current transactions.) The Finance Charge on cash advances begins from the date you obtained the cash advance, or the first day of the billing cycle in which it is posted to your account, whichever is later. There is no grace period. Calculate the Finance Charges for a billing cycle by applying the monthly Periodic Rate to the "average daily balance" of your account. To get the average daily balance, we take the beginning balance of your account each day, add any new cash advances, and subtract any payments, credits, and non-accruing fees. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Your account must be open and in good standing to receive the year-end cash back offer.

## Apply today and automatically be enrolled in the Cash Back program!

# Here's how it works ...

Cash credits are accumulated based on net retail purchases made using your Iowa State Bank Credit Card. Credits are valued and accrued based on the following grid:

Yearly Purchases (June - May)		
Over	Up to	Cash Back Reward
\$0	\$1,000	.25%
\$1,000	\$2,000	.50%
\$2,000	\$3,000	.75%
\$3,000	unlimited	1.00%*

\* Earn up to \$750 annually.

Cash credits are calculated monthly when your account is in good standing, and you'll receive an update in your monthly statement. Purchase returns will decrease your calculated credits.

Your Cash Back reward will be applied to your statement annually in June, if your account is in good standing. If your account is not in good standing (i.e., cancelled, terminated, delinquent or otherwise not available to use for charges) at the time of distribution, your Cash Back reward will be forfeited for that year.

Cash Back credits are not exchangeable or transferable.

## Pay nothing to be a part of this rewarding program!



This program may be modified, suspended or cancelled at any time without restriction or penalty. Cash Back credits may be forfeited due to violations of these rules. This program is void where prohibited or restricted by law. You are responsible for any federal, state or local income or other taxes.