

CHECK TYPE OF ACCOUNT DESIRED:

☐ VISA☐ VISA GOLD

\$35,000 MINIMUM ANNUAL INCOME

Only applies to Tremont Visa Gold

☐ JOINT ACCOUNT - We intend to apply for joint credit. Initials:☐ INDIVIDUAL ACCOUNT

APPLICANTS LAST NAME

FIRSTMIDDLE

TELEPHONE

()

DATE OF BIRTH

SOC. SEC. NO.

CURRENT ADDRESS

STREETCITYSTATEZIP

LENGTH OF RESIDENCE

YRSMOS.

DEPENDENTS

☐ OWN HOME☐ RENT HOME

PREVIOUS ADDRESS

STREETCITYSTATE

LENGTH OF RESIDENCE

YRSMOS.

PRESENT EMPLOYMENT

EMPLOYERPOSITIONADDRESS

LENGTH OF EMPLOYMENT

YRSMOS.

MONTHLY SALARY

TELEPHONE()

MONTHLY INCOME

DRIVERS LICENSE #

Alimony child support or separate maintenance income need not be disclosed if you do not wish to have it considered as a basis for repaying this obligation.

OTHER INCOME

PREVIOUS EMPLOYMENT

EMPLOYERADDRESS

LENGTH OF EMPLOYMENT

YRSMOS.

NEAREST RELATIVE (NOT LIVING WITH YOU)

NAMERELATIONSHIPTELEPHONE()

ADDRESSCITYSTATEZIP

COMPLETE INFORMATION ON JOINT ACCOUNT ONLY IF JOINT ACCOUNT IS DESIRED

JOINT ACCOUNT (CO-APPLICANT'S SIGNATURE REQUESTED ON APPLICATION)

NAME OF CO-APPLICANTDATE OF BIRTHSOC. SEC. #TELEPHONE()

ADDRESSRELATIONSHIP TO APPLICANT

EMPLOYERMONTHLY SALARYPOSITION

EMPLOYER ADDRESSLENGTH OF EMPLOYMENT

YRSMOS.

DRIVERS LICENSE #

Alimony child support or separate maintenance income need not be disclosed if you do not wish to have it considered as a basis for repaying this obligation.

OTHER INCOME

SOURCEMONTHLY INCOME

COMPLETE THE FOLLOWING INFORMATION FOR ALL APPLICANTS (IF INSUFFICIENT SPACE, ATTACH ADDITIONAL SHEET)

BANK NAME

☐ SAVINGS☐ CHECKING☐ LOAN

CHECKING ACCT. NO.SAVINGS ACCT. NO.

ALL DEBTS OR OBLIGATIONS (IF INSUFFICIENT SPACE, ATTACH ADDITIONAL SHEET) HAVE EITHER OF YOU EVER FILED FOR BANKRUPTCY? ☐ YES ☐ NO

CREDITOR	ADDRESS	PURPOSE	BAL. OWING	MO. PAYMENT
MORTGAGEE OR LANDLORD				
ALIMONY, CHILD SUPPORT, ETC.				
CREDIT CARDS				

I (we) make application to the First National Bank in Tremont for a VISA credit card. If this application is accepted and a VISA credit card is issued, the undersigned applicant and joint applicant, if any, by signing, using, or permitting another to use the VISA credit card agree(s) that the applicant and joint applicant, if any, will be bound by the terms and conditions of the VISA Credit Card Agreement, and Customer Payment Schedule. Everything that I (we) have stated in this application is correct to the best of my knowledge. I (we) understand that you will retain this application whether or not it is approved. You are authorized to check my (our) credit and employment history and to answer questions about your credit experience with me (us). I (we) understand that a periodic membership fee may be accessed.

Applicant Signature

Co-Applicant Signature

Date

Interest Rates and Interest Charges		
	CLASSIC	GOLD
Annual Percentage Rate (APR) for Purchases	8.90%	7.90%
APR for Balance Transfers	8.90%	7.90%
APR for Cash Advances	8.90%	7.90%
Penalty APR and When it Applies	None	
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.	
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$.50.	
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 Federal Reserve Board at www.consumerfinance.gov/learnmore .	
Fees		
Annual Fee	None	
Transaction Fees <ul style="list-style-type: none">• Balance Transfer• Cash Advance• Foreign Transaction	None Either \$2 or 2% of the amount of each cash advance, whichever is greater. 2% of each transaction in U.S. dollars.	
Penalty Fees <ul style="list-style-type: none">• Late Payment• Over-the-Credit Limit• Returned Payment	\$15 \$ 0 \$25	
Other Fees	None	

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).”

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

The information about the costs of the card described in this application is accurate as of September 1, 2015 when it was printed. This information may have changed after that date. To find out what may have changed, write to us at this address:

The First National Bank in Tremont
PO Box 23, Tremont, IL 61568-0023