

users and all balances incurred on all cards and accounts issued pursuant to the Application now and for such additional accounts that may be established in the future. I agree I will pay Bank's costs and attorney's fees in enforcing this guaranty; this guaranty shall benefit Bank and its successors and assigns; and electronic facsimile of my signature, in any capacity, may be used as evidence of my agreement to the terms of this guaranty.

 Applicant Signature Title Date

CREDIT DISCLOSURES

Annual Percentage Rate for Purchases	12.88%	Grace Period for re-payment of balances for purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on retail purchases and/or balance transfers if you pay your entire balance by the due date. We will begin charging interest on cash advances on the transaction date.*
Annual Percentage Rate for Cash Advances	12.88%	Method of Computing the Balance for Purchases	Average Daily Balance Excluding New Purchases*
Annual Percentage Rate for Balance Transfers	12.88%	<small>*A finance charge will be imposed on Credit Purchases only if you elect not to pay the entire new balance shown on your monthly statement for the previous billing cycle within 25 days from the closing date of that statement. If you elect not to pay the entire new balance shown on your previous monthly statement within that 25-day period, a finance charge will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new Credit Purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire new balance is paid in full or until the date of payment if more than 25 days from the closing date. The finance charge for a billing cycle is computed by applying the monthly periodic rate to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account, and subtracting any payments as received or credits as posted to your account, but excluding any unpaid finance charges. A finance charge will be imposed on Cash Advances from the date made or from the first day of the billing cycle in which the Cash Advance is posted to your account, whichever is later, and will continue to accrue on the unpaid average daily balance of such Cash Advances until the date of payment if paid during the same billing cycle, or until the closing date of the billing cycle preceding the date on which the entire new balance is paid in full or until the date of payment if more than 25 days from the closing date. If the new balance shown on your monthly statement for the prior billing cycle is paid in full within 25 days of the closing date of that statement, no finance charges will be imposed during the current billing cycle for Cash Advances posted to your account during previous billing cycles.</small>	
Penalty APR	NONE		
Minimum Finance Charge	\$1.00		
Annual Fee	\$39.00 per card, non-refundable		
Transaction Fee for Cash Advanced	Up to \$5.00 or 3.0% of the amount advanced.		
Foreign Transaction Fee	Up to 1.0%		
Late Payment Fee	Up to \$35.00		
Over-the-Credit Limit Fee	Up to \$25.00		
Return Payment Fee	Up to \$25.00		
Other Fees	NONE		
<small>The information about the costs of the cards described above is accurate as of January 2017. This information is subject to change. To receive the most up to date information, write us at Security State Bank, PO Box 279, Hibbing, MN 55746.</small>			

RETURNED CHECKS

Return Fee of up to \$25.00 will be charged for any returned checks

TRANSFER OF BALANCE REQUEST

Upon approval, I wish to transfer my present balance on the credit card account(s) listed below to my new Security State Bank credit card account. The balance transfer will be subject to finance charges the day of posting to your new account.

Credit Card Issuer _____ Account Number _____
 Payment Address _____ Amount to be Transferred \$ _____
 City, State, Zip _____

_____ _____
 Applicant Signature Title Date Authorizing Signature Title Date

FOR INTERNAL USE ONLY

ACCOUNT NO. (1)			ACCOUNT NO. (2)		
DATE APPROVED	CREDIT LINE	APPROVED BY	DATE APPROVED	CREDIT LINE	APPROVED BY
NO. CARDS	PRO. CODE		NO. CARDS	PRO. CODE	