



VISA® Account Choice:
(Signature required for joint applicant)

PERSONAL CREDIT CARD APPLICATION

Credit Limit Request \$ _____

- Individual Account
- Joint Account
We intend to apply for joint credit
Applicant Initials _____ Co-Applicant Initials _____
- 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 Laws require all financial institutions to obtain, verify and record information that identifies each person who opens an Account. What this means to you: When you open an Account, we will ask for your name, 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.

APPLICANT INFORMATION

Last Name		First		Middle		Social Security Number	
Date of Birth	No. of Dependents	Cell Phone	Other Phone	Own <input type="checkbox"/>	Rent <input type="checkbox"/>	Other <input type="checkbox"/>	Monthly Payment \$
Current Address		City	State	Zip Code		How Long (yrs)	
Mailing Address (if different from above)		City	State	Zip Code		How Long (yrs)	
Previous Address (if different from above)		City	State	Zip Code		How Long (yrs)	
Employer		Check If Self Employed <input type="checkbox"/>	Work Phone		Date Employed		
Address			Position/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 be revealed if it is not considered in determining creditworthiness						Amount per Month \$	
Nearest Relative (Not Living With You)			Home Phone		Relationship		

CO-APPLICANT INFORMATION

Last Name		First		Middle		Social Security Number	
Date of Birth	No. of Dependents	Cell Phone	Other Phone	Own <input type="checkbox"/>	Rent <input type="checkbox"/>	Other <input type="checkbox"/>	Monthly Payment \$
Current Address		City	State	Zip Code		How Long (yrs)	
Previous Address (if different from above)		City	State	Zip Code		How Long (yrs)	
Employer		Check If Self Employed <input type="checkbox"/>	Work Phone		Date Employed		
Address			Position/Occupation			Monthly Gross Income \$	

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 the credit references or verifications 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 you intend to apply for joint credit, the undersigning 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.

X	X
Applicant Signature	Co-Applicant Signature
Date	Date

TRANSFER OF BALANCE REQUEST

Upon approval, I wish to transfer my present balance on the credit card account(s) listed below to my new credit card account.

X		
Applicant Signature	Credit Card Account Number	Amount to be Transferred \$
Date		

FOR INTERNAL USE ONLY

Visa Account Number:		
Date Approved	Credit Line:	Approved By:

Interest Rates and Interest Charges		Visa®
Annual Percentage Rate (APR) for Purchases	14.88% Fixed	
APR for Balance Transfers	14.88% Fixed	
APR for Cash Advances	14.88% Fixed	
Penalty APR and When it Applies	N/A	
Paying Interest	<ul style="list-style-type: none"> 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. The Interest Charge on cash advances begins from the date you obtained the cash advance. The Interest Charge on balance transfers begins from the date the transaction is posted to your account. 	
Minimum Interest Charge	If you are charged periodic interest, the charge will be no less than \$1.00	
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 web site of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore	

Fees		Visa®
Annual Fee	None	
Transaction Fees	<ul style="list-style-type: none"> N/A Either \$5.00 or 3.0% of the amount advanced (whichever is greater) Up to 1.0% of U.S. Dollars 	
Penalty Fees	<ul style="list-style-type: none"> Up to \$35.00 None \$25.00 	
Other Fees	<ul style="list-style-type: none"> For each additional plastic issued the fee shall be \$5 for regular mail and \$50 for Express Mail. 	

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.

Balance Transfer APR: Your Balance Transfer Rate is **14.88%**. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or **1.24%**.

Military Lending APR: Effective October 1, 2017, Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependents may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

FACTS**WHAT DOES SECURITY STATE BANK OF HIBBING DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and account balances • overdraft history and payment history • credit history and transaction history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons SECURITY STATE BANK OF HIBBING chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does SECURITY STATE BANK OF HIBBING share?	Can you limit this sharing?
For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes —to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes —information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes —information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 218-263-8855 or go to www.ssbhibbing.com
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What we do

<p>How does SECURITY STATE BANK OF HIBBING protect my personal information?</p>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p>
<p>How does SECURITY STATE BANK OF HIBBING collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ● apply for a loan or open an account ● make deposits or withdrawals from your account or make a wire transfer ● use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ● sharing for affiliates' everyday business purposes – information about your creditworthiness ● affiliates from using your information to market to you ● sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>SECURITY STATE BANK OF HIBBING has no affiliates.</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>SECURITY STATE BANK OF HIBBING does not share with nonaffiliates so they can market to you.</i>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ● <i>SECURITY STATE BANK OF HIBBING doesn't jointly market.</i>

Other important information

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