

CREDIT APPLICATION

Credit Limit

Requested \$



Check Account Choice:
(Signature required for joint applicant)

Individual Account

Joint Account We apply for joint credit

Applicant Initials _____ Co-Applicant Initials _____

Credit Line Increase

Check Card
Choice

Visa Classic

MasterCard Classic

Applicant Email

Co-Applicant Email

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 Note: All applicable sections should be filled out completely to avoid delay in processing your application.	Last Name		First		Middle		Social Security No.	
	Date of Birth	Dependent Ages	Home Phone		Cell Phone		Own	Rent Other
	Driver's License #		Issued Date		Expiration Date		State issued	
	Current Address		City		ST	Zip Code		How Long
	Mailing Address (if different from above)		City		ST	Zip Code		How Long
	Previous Address (if less than 2 yrs)		City		ST	Zip Code		How Long
	Employer		Self Employed	Yes	No	Work Phone		Date Employed
	Address		Position Occupation				Gross Mo. Income \$	
	Name of Previous Employer (if less than 2 years) Address						How Long	
	Source of Additional Income: Alimony, child support, or Other income need not be revealed if it is not considered in determining creditworthiness						Amount Monthly \$	
Nearest Relative (Not Living With You) Address:		Hm Ph		Cell Ph		Relationship		

CO-APPLICANT Intended for joint applicant, this information is not required for an individual account.	Last Name		First		Middle		Social Security No.	
	Date of Birth	Dependent Ages	Hm Ph	Cell Ph		Own	Rent Other	Monthly Payment \$
	Driver's License #		Issued Date		Expiration Date		State issued	
	Current Address		City		ST	Zip Code		How Long
	Previous Address (if less than 2 yrs)		City		ST	Zip Code		How Long
	Employer		Self Employed	Yes	No	Work Phone		Date Employed
	Address						Gross Mo. Income \$	
	Name of Previous Employer (if less than 2 years) Address						How Long	

CREDIT INFORMATION Attach Additional sheets if needed	ASSETS		LOANS OR OTHER OBLIGATIONS		
	Category	Value	Category/Company	Amt. Owed	Mo. Payment
	Cash/Deposits	\$	House/ Rent	\$	\$
	Stocks or Bonds	\$	Automobiles	\$	\$
	Automobiles	\$	Real Estate	\$	\$
	Real Estate	\$	Installment	\$	\$
	Life Insurance (face value) \$	\$	Installment	\$	\$
	Retirement funds	\$	Installment	\$	\$
	Equipment	\$	Cr. Card	\$	\$
	Investment property	\$	Cr. Card	\$	\$
	Other	\$	Other	\$	\$
	Other	\$	Other	\$	\$
Personal Property	\$	Total Liabilities		\$	
Total Assets	\$	Net Worth		\$	

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 you intend to apply for joint credit, 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.			
	X Applicant Signature	_____ Date	X Co-Applicant Signature	_____ Date



Grand Savings Bank

Extreme Banking

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	9.99% to 25.99% when you open your account based upon your Creditworthiness
(APR) for Cash Advances	16.99% to 25.99% based upon your Creditworthiness
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.
Penalty APR and When it Applies	16.99% to 25.99% Based on your existing card rate. This APR may be applied to your account if you: 1) Make a late payment; 2) Make a payment that is returned; or 3) Do any of the above on another account that you have with us. How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on retail purchases if you pay your entire balance by the due date. We will begin charging interest on cash advances on the transaction date. We do not offer balance transfers.
Minimum Interest Charge	If you are charged 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 Classic and MasterCard Classic
Annual Fee	None
<ul style="list-style-type: none"> Balance Transfer Cash Advances Foreign Transaction 	Not available at this time. Up to \$50.00 or 3.0% of amount advanced, minimum \$10.00 Up to 2.0%
Penalty Fees	Visa Classic and MasterCard Classic
<ul style="list-style-type: none"> Late Payment Over-the-Limit fee Returned Payment 	Up to \$25.00 None Up to \$25.00
Other Fees	None

(1) Your Annual Percentage Rate (APR) is Non-Variable.
(2) The APR for Cash Advances for Credit Cards is Non-Variable.
(3) Overlimit Fee: You will not be charged a fee for going over your credit limit. However, any transaction that would cause you to exceed your credit limit may be declined. To avoid inconvenience when using your card, it is important to be aware of how close you are to your limit. This information can be found, day or night, by going online to www.mycardstatement.com or by calling the number on the back of your card. Online banking can be used to set up automatic alerts to let you know when you are approaching your limit.
(4) Finance Charge: 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 and 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 from 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. The Finance Charge for a billing cycle is computed by applying the monthly Periodic Rate to the average daily balance of Cash Advances, which is determined by dividing the sum of the daily balances by the number of days in the billing cycle. Each daily balance of Cash Advances is determined by adding to the outstanding unpaid balance of Cash Advances at the beginning of the billing cycle any new Cash Advances posted to your account, and subtracting any payments as received or credits as posted to your account, but excluding any unpaid Finance Charges.

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.

TRAVEL ACCIDENT INSURANCE

You, your spouse and dependent children up to age 19 (age 25 if a full-time student at any institute of higher learning) are automatically covered with common carrier travel accident insurance every time you travel by air, bus, train, ship, taxi, or any other common carrier anywhere in the world when you charge your entire fare to our card. This coverage is provided to you at NO EXTRA COST.