

BANK IOWA CONSUMER CREDIT CARD APPLICATION

Branch Office _____

Type of Card: **Visa Classic® Card**

Loan Officer Approval _____

Credit Line Requested: \$500 \$1,000 \$1,500 \$2,000 Other \$ _____Check one of following.
You may apply for a joint SEPARATE ACCOUNT: Complete Applicant section and sign application.
 JOINT CREDIT WITH CO-APPLICANT: Complete Applicant section and Co-Applicant section and both sign application.

or separate account.

We intend to apply for joint credit. (Initials) Applicant _____ Co-Applicant _____

OFAC Verified (circle) Y N

BRIEFLY TELL US ABOUT YOURSELF

First Name	M.I.	Last Name	Social Security Number			
Street Address	City	State	Zip Code	How Long?	Δ Own	Δ Rent Δ Other
				Monthly Payments \$ _____		
Date of Birth	Home Telephone Number					
Employer	Employer Telephone Number	How Long?	Monthly Wages, Salary, and Commission:		Occupation/Job Title	
			Gross \$ _____			
Driver's License Number	State		Exp			

Source of Additional Income (You need not furnish alimony, child support or maintenance income information if you do not want us to consider it in evaluating your application).

Additional Income (Amount per Month): \$ _____ SOURCE: _____

CO-APPLICANT/SPOUSE INFORMATION

First Name	M.I.	Last Name	Social Security Number			
Street Address	City	State	Zip Code	How Long?	Δ Own	Δ Rent Δ Other
				Monthly Payments \$ _____		
Date of Birth	Home Telephone Number					
Employer	Employer Telephone Number	How Long?	Monthly Wages, Salary, and Commission:		Occupation/Job Title	
			Gross \$ _____			
Driver's License Number	State		Exp			

Source of Additional Income (You need not furnish alimony, child support or maintenance income information if you do not want us to consider it in evaluating your application).

Additional Income (Amount per Month): \$ _____ SOURCE: _____

CREDIT INFORMATION

Bank Name	Bank Address				
Checking Account Number/Name Listed			Savings Account Number/Name Listed		
Name and Address of Creditor	Name Under Which Account is Listed	Account Number	Balance	Monthly Payments	
1. Automobile					
2. Home Mortgage					
3. Bank Name and Address					

REQUEST FOR AUTOMATIC PAYMENTS (OPTIONAL)

I would like to have monthly payments on this credit card account automatically paid from my checking or savings account listed below. I authorize you to initiate an automatic monthly payment on the payment Due Date shown on each monthly statement for the following amount (check one): Minimum Payment Due _____ Entire Amount on the last Statement Balance _____ or Fixed Monthly Payment amount _____ (if selected, fill in monthly payment amount \$ _____). I agree to make regular payments on my credit card account until the message on my statement states it will be deducted automatically. You can stop payment at any time by notifying us verbally or in writing at least (3) three business days before any scheduled payments. Detailed provisions regarding preauthorized payments are stated in the Cardholder Agreement.

Checking Account Number: _____ Financial Institution: _____ Signature: _____
 Savings Account Number: _____ Transit Routing Number: _____ Date: _____

The undersigned give this information for the purpose of obtaining credit, certify that it is true and complete, authorize you to verify it, obtain additional information (including credit reports) and furnish credit information to others concerning my credit standing. By signing below, the undersigned agree to be bound by the Credit Card Agreement issued with the credit card.

X _____ X _____
 Applicant Signature Date Co-Applicant Signature Date

Apply today and enjoy the benefits of Bank Iowa's Visa Classic® Credit Card!

- **Low interest rate.** Take advantage of our low interest rate and pay off high interest debt.
- **Easy minimum monthly payments** of only 4% of the outstanding balance or \$10, whichever is greater.
- **Cash advances** at financial institutions worldwide.
- **Travel accident insurance** is included free when your travel fare is charged to your credit card account.
- **Local hometown service.**

Please return this completed application to your local Bank Iowa office.



Application Table

Bank Iowa

Visa®

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	15.1 % when you open your account.
APR for Balance Transfers	15.00% when you open your account.
APR for Cash Advances	15.00% when you open your account.
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.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Annual Fee	N/A
Transaction Fees	
<ul style="list-style-type: none"> • Cash Advance • Lender's ATM Fee • Foreign Transaction 	<p>Either \$2.00 or 2.00% of the amount of each transfer, whichever is greater</p> <p>\$2.00 per transaction</p> <p>None</p>
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Return Payment 	<p>Up to \$10.00.</p> <p>Up to \$10.00.</p>

How Will We Calculate Your Balance:

We use a method called "Average Daily Balance (including new purchases)".

The information in this table was printed and is accurate as of 12-26-17 and is subject to change after this date. Contact your community banker to learn of any change in the information since it was printed by mailing your request to Bank Iowa, PO Box 269, Lawler Iowa 52154.

NOTICE:

You agree that we may obtain and use consumer credit reports and exchange credit information in connection with this offer and any update, renewal or extension of credit we may extend to you. If you request, we will inform you whether any credit report was requested and, if so, the name and address of the consumer reporting agency which furnished the report. As permitted by law, we may share account and other information as well as information contained in your Application and in any credit report on you, with any Bank Iowa affiliates and others. Complete details regarding our rights to share information will be provided to you after an account is established. You agree that we will consider this an Application for a Visa® account. You agree that we reserve the right, based upon our evaluation of information furnished by you or others, not to open an account. You must be at least 18 years old to qualify (19 in AL and NE; 21 in MS). Married applicants may apply for separate credit.

Anti-Terrorism:

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. To process the Application, we must have your name, street address, date of birth and other identifying information, and we may ask for identifying documents from you as well.

State Laws Require the Following Notices:

California Residents: A married applicant may apply for a separate account. After approval, each applicant shall have the right to use this account to the extent of the credit limit set by the creditor and each applicant may be liable for the amount extended under this account to any joint applicant. Delaware Residents: Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month. New York Residents: New York residents may contact the New York State Banking Department at 1-800-518-8866 to obtain a comparative listing of credit card rates, fees and grace periods. Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. Married Wisconsin Residents: Your signature confirms that this loan obligation is being incurred in the interest of your marriage or family. No provision of any marital property agreement, unilateral statement or court decree adversely affects a creditor's interest unless, prior to the time the credit is granted, the creditor is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision.

Applicable Law:

The above rates and fees are governed, as are your Cardholder Agreement and Account, by the laws and regulations of the State of Iowa, as well as the applicable laws and regulations of the United States of America.

Military Lending Act:

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 dependent 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).