



Park State Bank Credit Card

Account Choice: Individual Account Joint Account Credit Limit Increase Credit Limit Requested: \$ _____ Account Upgrade

(Two Signatures required for joint applicant)

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 you 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.)

First/Middle/Last Name:			Date of Birth:		Social Security Number:
No. of Dependents:	Home Phone:	Cell Phone:	Own	Rent	Other
Current Address:		City:	State:	Zip Code:	Monthly Payment: \$
Mailing Address (If different from above):		City:	State:	Zip Code:	How long (years)?
Previous Address (If less than 2 years at present address):		City:	State:	Zip Code:	How long (years)?
E-mail Address:					
Employer:		Self Employed: Yes No	Work Phone:		Dates Employed:
Address:		Position/Occupation:			Monthly Gross Income: \$
Name and Address of Previous Employer (If less than 2 years at present employer):					How long (years)?
Source of Additional Income (You need not furnish alimony, child support or maintenance income if you do not want us to consider it in evaluating):					Amount Per Month: \$
Nearest Relative (Not living with you):		Home Phone:	Cell Phone:		Relationship:
Their Address:		City:	State:		Zip Code:

CO-APPLICANT

First/Middle/Last Name:			Date of Birth:		Social Security Number:
No. of Dependents:	Home Phone:	Cell Phone:	Own	Rent	Other
Current Address:		City:	State:	Zip Code:	Monthly Payment: \$
Mailing Address (If different from above):		City:	State:	Zip Code:	How long (years)?
Previous Address (If less than 2 years at present address):		City:	State:	Zip Code:	How long (years)?
E-mail Address:					
Employer:		Self Employed: Yes No	Work Phone:		Dates Employed:
Address:		Position/Occupation:			Monthly Gross Income: \$
Name and Address of Previous Employer (If less than 2 years at present employer):					How long (years)?
Source of Additional Income (You need not furnish alimony, child support or maintenance income if you do not want us to consider it in evaluating):					Amount Per Month: \$
Nearest Relative (Not living with you):		Home Phone:	Cell Phone:		Relationship:
Their Address:		City:	State:		Zip Code:

INTEREST RATE AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances	13.75% to 15.75%	when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest	Your due date is within 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire statement balance by the due date each month. We will begin charging interest on cash advances on the transaction date.	
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 Consumer Financial Protection Bureau at www.consumerfinance.gov/learnmore	

FEES

Annual Fee	None		
Transaction Fees			
Balance Transfer:	None		
Cash Advance:	2.0% of dollar amount advanced (minimum of \$1.00).		
Foreign Transaction:	1.0% of U.S. dollar amount of each transaction is there is a currency conversion. 1.0% if the transaction is International without a currency conversion.		
Penalty Fees			
Late Payment:	\$27.00 if there has been no late payment in any of the previous six billing cycles. Otherwise, \$37.00 The late fee will not exceed the minimum payment due.		
Returned Payment:	\$20.00	Over the Credit Line:	None
Other Fees			
Card Replacement Fee:	\$10.00	Stop Recurring Payment Fee:	\$20.00
Expedited Card Delivery Fee:	\$37.50	Statement Copy Fee:	\$5.00
Annual Statement Fee:	Detailed annual statement available upon request \$5.00 Check here if you would like to receive a detailed statement.		

How We Will Calculate Your Balance:
We use a method called "Average Daily Balance" (including current transactions). See your account agreement for further information regarding how we calculate your balance.

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 provided 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 this is a joint application, 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.

Applicant's Signature	Date	Co-Applicant's Signature	Date
-----------------------	------	--------------------------	------

Notice of Intent to Apply for Joint Credit
Two signatures required for joint application. We intend to apply for joint credit.

Applicant's Signature	Date	Co-Applicant's Signature	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 account. Please include most recent statement copy of account to be paid off.

Credit Card Account Number	Signature	\$	Signature
		Amount to be transferred	

For Internal Use Only

Referred By:	Approved By:
Date Received:	Date Approved:
Branch #:	Credit Line: