

Account Choices:

(Mark One) (Signature required for joint applicant) *Denotes mandatory field for verification purposes

☐ Individual Account
☐ Joint Account
(see co-applicant and signatures section)
☐ Credit Line Increase

iStudent Visa®

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.

		st Name* First* N										
APPLICANT Note: All applicable sections should be filled out completely to avoid any delay in processing your application.	Last Name*	First*	First*				Social Security Number*					
	Date of Birth*	No. of Dependents Home Phone* ()		Cell Phone			Own	Rent	Other	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 less than 2 years at present address)		City			State	Zip Code			How Long (yrs)		
	Employer	Self Employed Yes No		Work Phone			Date Employed					
	Address Position / Occupation								Monthly Gross Income \$			
	E-mail Address*	Mother's Maiden Name*			Security Questions: High School Mascot*				City Where You Were Born*			
	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											
	Nearest Relative (Not Living With You)					Home Phone				Relationship		
CO-APPLICANT Intended for joint applicant, this information is not required for an individual account.	Last Name		First			Middle				Social Security Number		
	Date of Birth	No. of Dependents	Home Phone		Cell Phone		Own	Rent	Other	Monthly Payment \$		
	Current Address		City			State	Zip Code			How Long (yrs)		
	Mailing Address		City			State	Zip Code			How Long (yrs)		
	Previous Address (if less than 2 year	City			State	Zip Code			How Long (yrs)			
	Employer	Self Employed Yes No			Work Phone			Date Employed				
Inte	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 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.											
	Applicant Signature Date Co-Applicant Signature							Date				
ED	Wish to add the following user(s) to my credit card account, understand that authorized users must be age 15 or older.											
ORIZ	Name SSN						Date of Birth					
AUTHORIZED USER	Name SSN Date of Birth											
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Forcht Bank, NA, Lexington, KY 40555-5379. REV 10.2020

All contents are accurate at the time of printing, for changes that may have been made after printing please call 1 (844) 436-7248

Interest Charges	iStudent Visa®						
Annual Percentage Rate (APR) For Purchases	17.25% to 21.25% - Based on creditworthiness; APR will vary with the market based on Prime Rate*						
APR For Balance Transfers	17.25% to 21.25% - Based on creditworthiness; APR will vary with the market based on Prime Rate*						
APR For Cash Advances	17.25% to 21.25% - Based on creditworthiness; APR will vary with the market based on Prime Rate*						
Penalty APR And When It Applies	 24.00% - This APR may be applied to your account if you: 1) Make a late payment (60 days late, 1 time); 2) 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. 						
How to Avoid 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 and balance transfers if you pay your entire balance by the due date.						
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50						
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							
Annual Fee	None						
Transaction Fees Balance Transfer Cash Advances Foreign Transaction	3.0% of the amount advanced with a minimum of \$5.00 and a maximum of \$40.00 4.0% of the amount advanced with a minimum of \$5.00 and a maximum of \$40.00 Fees charged by merchant are paid by customer						
Penalty Fees Late Payment Over-the-Credit-Limit Returned Payment	Up to \$27.00 None Up to \$27.00						

Interest Rates and

Other Fees Rush Card Fee - \$35.00 Statement Reprint Fee - \$5.00 On-Demand ACH Fee - \$5.00

^{*}The Prime Rate used to determine your APR is the rate published in the Wall Street Journal on the last business day of the prior month. 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. Age Conditions: Any applicant between the age of 18 and 21 who do not meet Forcht Bank's underwriting standards will require a co-borrower for approval consideration. Any borrower under the age of 18 will be added as an authorized user. Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement. The information about the costs of the cards described above is accurate as of October 2020 and is subject to change. To receive the most up to date information, write us at Forcht Bank, NA, Credit Card division, PO Box 55250, Lexington, KY 40555. OH 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.