



CREDIT APPLICATION

Credit Limit Requested \$ _____
(\$5,000.00 Minimum)

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

Reserve 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.

APPLICANT Note: All applicable sections should be filled out completely to avoid any delay in processing your application.	Last Name*		First*		Middle		Social Security Number*			
	Date of Birth*	No. of Dependents	Home Phone* ()		Cell 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 less than 2 years at present address)		City		State	Zip Code		How Long (yrs)		
	Employer		Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> 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						Amount Per Month \$			
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 <input type="checkbox"/>	Rent <input type="checkbox"/>	Other <input type="checkbox"/>	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 years at present address)		City		State	Zip Code		How Long (yrs)		
	Employer		Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Work Phone ()		Date Employed			
	Address				Position / Occupation		Monthly Gross Income \$			

SIGNATURES	<p>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. 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.</p>			
	X		X	
	Applicant Signature	Date	Co-Applicant Signature	Date

AUTHORIZED USER	Wish to add the following user(s) to my credit card account, understand thatg authorized users must be 15 or older.			
	<input type="checkbox"/> Authorized signer - will report to credit bureau		<input type="checkbox"/> Authorized user - will not report to credit bureau	
	Name _____	SSN _____	Date of Birth _____	
Name _____	SSN _____	Date of Birth _____		

Interest Rates and Interest Charges	Reserve Visa®
Annual Percentage Rate (APR) For Purchases	16.25% to 22.25% - Based on creditworthiness; APR will vary with the market based on Prime Rate
APR For Balance Transfers	16.25% to 22.25% - Based on creditworthiness; APR will vary with the market based on Prime Rate
APR For Cash Advances	16.25% to 22.25% - 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	\$295.00
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advances • Foreign Transaction 	3.00% of the amount advanced with a minimum of \$5.00 and a maximum of \$40.00 4.00% 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 <ul style="list-style-type: none"> • Late Payment • Over-the-Credit-Limit • Returned Payment 	Up to \$27.00 None Up to \$27.00
Other Fees Rush Card Fee - \$35.00 Statement Reprint Fee - \$5.00 On-Demand ACH Fee - \$5.00	
<p>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. The information about the costs of the cards described above is accurate as of August 2022 and is subject to change. The Military Lending Act Notice: 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). 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. To receive the most up to date information, write us at Forcht Bank, NA, Credit Card division, PO Box 55250, Lexington, KY 40555.</p>	