THE RIGHT CARD EVERYTIME

APPLY TODAY!

First National Bank & Trust
Member FDIC

YOU DESERVE THE CREDIT

First National Bank & Trust

Building a successful financial plan takes the right resources. That's why we work hard to provide you with quality financial products and services, like our convenient, flexible Visa® Credit Card.

Make your new Card your constant traveling companion and you'll always have instant credit at your fingertips. Your new Card is already packed with everything you need to take you anywhere you want to go. From the tiniest boutique to the largest resort, your Card is your ticket to the best.

You'll enjoy more shopping, more fine restaurants and more travel opportunities with your new Card whether you're going across town or around the world.

Cards are accepted around the globe wherever you see the Visa® emblem. So whatever your plans, choose the credit card that gives you all the value and buying power you need to turn your dreams into reality.

APPLY FOR YOURS TODAY!

SHOW YOUR

LOCAL PRIDE

WITH HOMETOWN DESIGNS

PERSONAL

☑ Your Selection

☐ Pine Mountain Ski Jump

☐ Millie Hill

☐ Lake Antoine

Also Available

☐ Blue

☐ Silver White

First National Bank & Trust
Member FDIC

INTEREST RATES AND INTEREST CHARGES	VISA®
Annual Percentage Rate (APR) for Purchases	8.40% - 12.40% When you open your account, based on your credit worthiness. After that, your APR will vary with the market based on the Prime Rate
APR for Balance Transfers	8.40% - 12.40% When you open your account, based on your credit worthiness. After that, your APR will vary with the market based on the Prime Rate
APR for Cash Advances	8.40% - 12.40% When you open your account, based on your credit worthiness. After that, your APR will vary with the market based on the Prime Rate
Penalty APR and When It Applies	None
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
Minimum Interest Charge	None
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 http://www.consumerfinance.gov/learnmore**

FEES	VISA®
Annual Fees	None
Transaction Fees	
• Balance Transfer	None
• Cash Advances	**$5.00**
• Foreign Transaction	**1.00%** of each transaction in U.S. dollars
Penalty Fees	
• Late Payment	**$27.00**
• Over-The-Credit Limit	None
• Returned Check Fee	**$5.00**

NOTICE TO MARRIED WISCONSIN APPLICANTS: No provision of any marital property agreement, unilateral statement under Section 766.59 Wis. States., or court decree under Section 766.70 Wis. Stats., will adversely affect the rights of the Bank unless the Bank is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened.

Rates are accurate as of the print date of this disclosure and are subject to change after this date.
Contact the bank for current rate information- 877.803.1814 PRINT DATE: 4/16/2022

CREDIT APPLICATION

Credit Limit Requested $ ____________

Check Account Choice:
(Signature required for joint applicant)

❑ Individual Account
❑ Joint Account
We intend to apply for joint credit
Applicant Initials ______ Co-Applicant Initials ______
❑ Credit Line Increase

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	Email		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 $
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 credit worthiness					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	Email		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)
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 $

OUTSTANDING DEBTS
Attach additional sheets if necessary.

Name and Address of Creditor	Name under Which Account is Carried	Account Number	Balance	Monthly Payment
1. Home Mortgage/Rent				

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. You authorize us to request one or more consumer reports, to check and verify your credit and employment history, and to answer questions others may ask us about our credit experience with you. 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 ____________________ X ____________________
Applicant Signature Co-Applicant Signature Date

TRANSFER OF BAL REQUEST

Upon approval, I wish to transfer my present balance on the credit card account(s) listed below to my new credit card account.

❑ Credit Card Account Number ____________________ Amount to be transferred $ ____________

Signature ____________________

FOR INTERNAL USE ONLY

Visa Account No.		
Date Approved	Credit Line	Approved By

First National Bank & Trust, Iron Mountain, MI 49801-0307 CJ# 180997