

PLACE
STAMP
HERE

FIRST NATIONAL BANK & TRUST

PO Box 370
Iron Mountain, MI 49801-0307

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




01




02



03



04



05

SELECT THE DESIGN OF YOUR CHOICE:	
	01 - Pine Mountain Ski Jump
	02 - Millie Hill Bluffs
	03 - Lake Antoine Sunset
	04 - Blue
	05 - Silver White



**First National
Bank & Trust**
Member FDIC

INTEREST RATES AND INTEREST CHARGES	VISA®
Annual Percentage Rate (APR) for Purchases	8.15% - 12.15% 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	8.15% - 12.15% 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	8.15% - 12.15% 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	
Annual Fees	None
Transaction Fees <ul style="list-style-type: none">Balance TransferCash AdvancesForeign Transaction	None \$5.00 1.00% of each transaction in U.S. dollars
Penalty Fees <ul style="list-style-type: none">Late PaymentOver-The-Credit LimitReturned Check Fee	\$27.00 None \$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.

CREDIT APPLICATION									
Check Account Choice: (Signature required for joint applicant)					<input type="checkbox"/> Individual Account <input type="checkbox"/> Joint Account We intend to apply for joint credit Applicant Initials _____ Co-Applicant Initials _____ <input type="checkbox"/> Credit Line Increase				
Credit Limit Requested \$ _____									
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 <input type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/>
	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 \$
	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 <input type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/>
	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 <input type="checkbox"/> Yes <input type="checkbox"/> 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. <input type="checkbox"/> Credit Card Account Number _____ Amount to be transferred \$ _____ Signature _____								
FOR INTERNAL USE ONLY	Visa Account No.								
	Date Approved		Credit Line		Approved By				