



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.

First National Bank & Trust

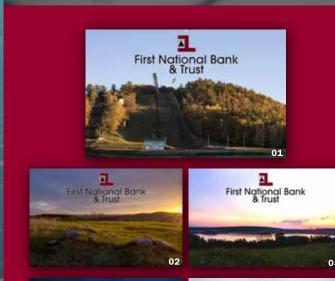
YOU DESERVE THE CREDIT

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



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



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	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.

Effective 5/15/2020

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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

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ut com	.	Current Address			City				State	Zip Code			How Long (yrs)	
filled ou	applied in	Mailing Address (if different from above)			City				State	Zip Code			How Long (yrs)	
APPLICANT sections should be filled out completely y in processing your application.		Previous Address (if less than 2 years at present address)			City				State	Zip Code			How Long (yrs)	
APPLICANT sections should be	blocc	Employer	Self Employed ☐ Yes ☐ No			1		Work Phone				Date Employed		
	u uclay	Address						Position/Occupation				Monthly Gross Income \$		
Note: All applicable to avoid dele	10 avo	Name and Address of Previous Employer (if less than 2 years at present employer)								How Long (yrs)				
Note:		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 \$			
	ľ	Nearest Relative (Not Living With You)								Home Phone				Relationship
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PPLICANT applicant, this information for an individual account.	a accor	Date of Birth	No. of Depend	ents	Home Phone			Cell Pho	ne		Own	Rent	Other	Monthly Payment \$
		Current Address City								State Zip Code				How Long (yrs)
	1010	Previous Address (if less than 2 years at present address) City							State Zip Code					How Long (yrs)
\ \tilde{\begin{array}{c} \tilde{\begin}}\tilde{\begin{array}{c} \tilde{\begin{array}{c} \begin	ninha i	Employer	Self Employed ☐ Yes ☐ No				Work Phone					Date Employed		
Intended		Address								Position/Occupation			Monthly Gross Income \$	
5 -	÷	Name and Address of Creditor Name under Which			ich Account is Carried Account Num			Numbe	er Balance				Monthly Payment	
ANDII BTS	A company of the second of the													
OUTSTANDING DEBTS Attach additional	sheets if													
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. Yo 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 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 applic 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 an 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 acceptance of the proof. X Applicant Signature Co-Applicant Signature											This offer is subject to the pplication is granted, receipt ly and severally liable for any	
# .t	<u></u>	Upon approval, I wish to transfer my	present ba l ance	on the credit ca	rd account(s) liste	d below to n	ny new			- ŭ				
TRANSFER OF BAL PEOLIEST	ČOE"	☐ Credit Card Account Number Amount to be transferred \$												
TRA	7	Signature												
FOR FERNAL		Visa Account No.												
FOF	밁	Date Approved	Credit Line		Approved By		一							

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