

CHECK TYPE OF ACCOUNT DESIRED:																	
<input type="checkbox"/> VISA			<input type="checkbox"/> VISA GOLD			(\$35,000 MINIMUM ANNUAL INCOME) <small>Only applies to Tremont Visa Gold</small>			<input type="checkbox"/> JOINT ACCOUNT - We intend to apply for joint credit. Initials:			<input type="checkbox"/> INDIVIDUAL ACCOUNT					
APPLICANTS LAST NAME				FIRST				MIDDLE				TELEPHONE ()		DATE OF BIRTH			
												SOC. SEC. NO.					
CURRENT ADDRESS		STREET										<input type="checkbox"/> OWN HOME		<input type="checkbox"/> RENT HOME			
		CITY				STATE				ZIP		LENGTH OF RESIDENCE YRS MOS.		DEPENDENTS			
PREVIOUS ADDRESS		STREET										LENGTH OF RESIDENCE YRS MOS.					
PRESENT EMPLOYMENT		EMPLOYER				POSITION				TELEPHONE ()							
		ADDRESS				LENGTH OF EMPLOYMENT YRS MOS.		SOURCE		MONTHLY SALARY		MONTHLY INCOME					
DRIVERS LICENSE #				Alimony child support or separate maintenance income need not be disclosed if you do not wish to have it considered as a basis for repaying this obligation.				OTHER INCOME									
PREVIOUS EMPLOYMENT		EMPLOYER				LENGTH OF EMPLOYMENT YRS MOS.											
		ADDRESS															
NEAREST RELATIVE (NOT LIVING WITH YOU)		NAME				RELATIONSHIP				TELEPHONE ()							
		ADDRESS				CITY		STATE		ZIP							
COMPLETE INFORMATION ON JOINT ACCOUNT ONLY IF JOINT ACCOUNT IS DESIRED																	
JOINT ACCOUNT (CO-APPLICANT'S SIGNATURE REQUESTED ON APPLICATION)		NAME OF CO-APPLICANT				DATE OF BIRTH				SOC. SEC. #		TELEPHONE ()					
		ADDRESS				RELATIONSHIP TO APPLICANT											
		EMPLOYER				MONTHLY SALARY				POSITION							
		EMPLOYER ADDRESS				LENGTH OF EMPLOYMENT YRS MOS.											
DRIVERS LICENSE #				Alimony child support or separate maintenance income need not be disclosed if you do not wish to have it considered as a basis for repaying this obligation.				OTHER INCOME		SOURCE		MONTHLY INCOME					
COMPLETE THE FOLLOWING INFORMATION FOR ALL APPLICANTS (IF INSUFFICIENT SPACE, ATTACH ADDITIONAL SHEET)																	
BANK NAME												<input type="checkbox"/> SAVINGS		<input type="checkbox"/> CHECKING		<input type="checkbox"/> LOAN	
CHECKING ACCT. NO.				SAVINGS ACCT. NO.													
ALL DEBTS OR OBLIGATIONS (IF INSUFFICIENT SPACE, ATTACH ADDITIONAL SHEET) HAVE EITHER OF YOU EVER FILED FOR BANKRUPTCY? <input type="checkbox"/> YES <input type="checkbox"/> NO																	
CREDITOR		ADDRESS				PURPOSE		BAL. OWING		MO. PAYMENT							
MORTGAGEE OR LANDLORD																	
ALIMONY, CHILD SUPPORT, ETC.																	
CREDIT CARDS																	

I (we) make application to the First National Bank in Tremont for a VISA credit card. If this application is accepted and a VISA credit card is issued, the undersigned applicant and joint applicant, if any, by signing, using, or permitting another to use the VISA credit card agree(s) that the applicant and joint applicant, if any, will be bound by the terms and conditions of the VISA Credit Card Agreement, and Customer Payment Schedule. Everything that I (we) have stated in this application is correct to the best of my knowledge. I (we) understand that you will retain this application whether or not it is approved. You are authorized to check my (our) credit and employment history and to answer questions about your credit experience with me (us). I (we) understand that a periodic membership fee may be accessed.

Applicant Signature _____ Co-Applicant Signature _____ Date _____

Interest Rates and Interest Charges

	CLASSIC	GOLD
Annual Percentage Rate (APR) for Purchases	8.90%	7.90%
APR for Balance Transfers	8.90%	7.90%
APR for Cash Advances	8.90%	7.90%
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	If you are charged interest, the charge will be no less than \$.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 website of the Federal Reserve Board at www.consumerfinance.gov/learnmore.	

Fees

Annual Fee	None
Transaction Fees	None Either \$2 or 2% of the amount of each cash advance, whichever is greater. 2% of each transaction in U.S. dollars.
• Balance Transfer	
• Cash Advance	
• Foreign Transaction	
Penalty Fees	\$15
• Late Payment	\$0
• Over-the-Credit Limit	\$25
• Returned Payment	
Other Fees	None

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

The information about the costs of the card described in this application is accurate as of May 1, 2014 when it was printed. This information may have changed after that date. To find out what may have changed, write to us at this address:

The First National Bank in Tremont
PO Box 23, Tremont, IL 61568-0023