

SECURED CREDIT CARD APPLICATION

Select Account Choice: (Only One)

- Individual Account
 Joint Account
 Credit Limit Increase

Credit Limit Requested

\$ _____
 \$300 to \$5,000; matching deposit required

FOR INTERNAL USE ONLY

Credit Line: _____
 Date Approved: _____
 Approved By: _____

APPLICANT

Note: All applicable sections should be filled out completely. If not, processing of your application may be delayed.

Last Name		First	M.I.	Social Security Number	Drivers License #	State	Expiration Date
# of Dependents		Home Phone	Cellular Phone	E-mail	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other		
Current Address		City	State	Zip Code	How Long (yrs)		
Previous Address		City	State	Zip Code	How Long (yrs)		
Employer (Name & Address)		Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No	Work Phone	Position/Occupation	How Long (yrs)	Monthly Gross Income \$	
Previous Employer (Name & Address)						How Long (yrs)	
Source of Additional Income -- You need not furnish alimony, child support or maintenance income if you do not want us to consider it in evaluating your application.							Amount Per Month \$
Nearest Relative (Not Living With You)		Their Address	City	State	Zip Code	Home Phone	Relationship

CO-APPLICANT

Complete this section only if Co-Applicant is applying for a joint account.

		Drivers License #	State	Expiration Date	Relationship to Applicant:		
Last Name		First	M.I.	Social Security Number	Date of Birth		
Current Address (Street, City, State, Zip)		How Long (yrs)	Home Phone	Cellular Phone	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other		
Employer (Name & Address)		Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No	Work Phone	Position/Occupation	How Long (yrs)	Monthly Gross Income \$	
Previous Employer (Name & Address)						How Long (yrs)	
Source of Additional Income -- You need not furnish alimony, child support or maintenance income if you do not want us to consider it in evaluating your application.							Amount Per Month \$

CREDIT INFORMATION

Include information about both the primary & joint applicant (if applicable). Attach additional sheet if necessary.

Bank Name(s)	Checking Account Number / Where?	Savings Account Number / Where?
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ACCOUNT TERMS & FEES

At the date this application was printed (shown in lower right hand corner) the information listed below was accurate; however, the terms are subject to change after that date. Please contact us at 1-800-297-2837 for any change in the required information shown below.

Interest Rates & Interest Charges

Annual Percentage Rate (APR) for Purchases, Balance Transfers, and Cash Advances	18.99% This APR will vary with the market based on the Prime Rate.
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 \$1.00.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .

Fees

Annual Fee	\$32.00
Transaction Fees • Cash Advance • Foreign Transactions	Either \$5.00 or 4% of the amount of each cash advance, whichever is greater. 3% of each transaction in U.S. dollars.
Penalty Fees • Late Payment	Up to \$35.00

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

SIGNATURE(S)

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 bank card 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 this is a joint application, the undersigned shall be jointly and severally liable for any and all credit extended from time to time.

X _____ X _____
 Applicant's Signature Date Co-Applicant's Signature Date