



# CONSUMER CREDIT CARD APPLICATION

**APPLICATION (PLEASE PRINT ALL INFORMATION CLEARLY)**

Credit Limit Requested \$ \_\_\_\_\_ Check Account Choice: Individual Account Joint Account Credit Limit Increase  
*\*Subject to Credit Review & Approval (Only One)*

**PRIMARY APPLICANT**

First, MI	Last Name	Social Security Number	Date of Birth		
Physical Address	Apt #	Years at Current Address	OWN	RENT	OTHER
City	State, Zip Code	Primary Phone Number	Total Monthly Payments		
Mailing Address (if different than above)		Alternate Phone Number	Email Address		
Nearest Relative Not Living With You	Relationship	Phone Number			

**EMPLOYMENT**

Company Name (Name of Employer)	Occupation/Position/Title	# Years Employed
Employer's Phone Number	Monthly Gross Salary*	If Self-Employed- Describe Service
Source of Other Income*	Monthly Amount	

*\*Alimony, child support, or separate maintenance income need not be disclosed unless you wish to have them considered as a basis for repaying this obligation.*

**CO-APPLICANT (COMPLETE FOR JOINT APPLICATION)**

First, MI	Last Name	Relationship to Applicant	Primary Phone Number
Social Security Number	Date of Birth	Address (If different than above)	
Company Name (Name of Employer)	Occupation/Position/Title	# Years Employed	Monthly Gross Salary*
Source of Other Income*	Monthly Amount	If Self-Employed- Describe Service	

*\*Alimony, child support, or separate maintenance income need not be disclosed unless you wish to have them considered as a basis for repaying this obligation.*

**DATED SIGNATURES (REQUIRED)**

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

**X** \_\_\_\_\_  
 Applicant Signature Date

**X** \_\_\_\_\_  
 Co-Applicant Signature Date

**INTERNAL USE ONLY**

Date Approved Credit Line\$ Approved by Account #



## CONSUMER CREDIT CARD TERMS & CONDITIONS

### INTEREST RATES & INTEREST CHARGES

<i>Annual Percentage Rate (APR) for Purchases</i>	<b>11.50%</b> when you open your account. After that, your APR will vary with the market based on the Prime Rate.*
<i>APR for Balance Transfers and Cash Advances</i>	<b>13.50%</b> when you open your account. After that, your APR will vary with the market based on the Prime Rate.**
<i>Penalty APR and When it Applies</i>	None
<i>Paying Interest</i>	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. We will begin charging interest on cash advances and balance transfers on the transaction date.
<i>Minimum Interest Charge</i>	None
<i>For Credit Card Tips from the Consumer Financial Protection Bureau</i>	To learn more about factors to consider when applying for or using a credit card, visit the website of the <b>Consumer Financial Protection Bureau</b> at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> .

### FEES

<b>Annual Fees:</b>	None
<b>Transaction Fees:</b>	
1. <i>Balance Transfer</i>	1. Either <b>\$5.00</b> or <b>3%</b> of the amount of each transfer, whichever is greater (Maximum fee; <b>\$50</b> per transfer)
2. <i>Cash Advance</i>	2. Either <b>\$5.00</b> or <b>3%</b> of the amount of each advance, whichever is greater (Maximum fee; <b>\$50</b> per advance)
3. <i>Foreign Transaction</i>	3. None
<b>Penalty Fees:</b>	
1. <i>Late Payment</i>	1. <b>\$25</b> , if the minimum required payment is not received within 15 days after the Payment Due Date.
2. <i>Returned Payment</i>	2. <b>\$28</b>

**How we will calculate your balance:** We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

\*For Purchases, the APR is a variable rate based on the highest Prime Rate published in the Money Rates section of the Wall Street Journal plus a margin of **6.75** percentage points. The highest APR for purchases on your account will be **17.99%**

\*\* For Balance Transfers & Cash Advances, the APR is a variable rate based on the highest Prime Rate published in the Money Rates section of the Wall Street Journal plus a margin of **8.75** percentage points.

The information about the costs of the cards described in the application is accurate as of **July 1, 2022**. This information may have changed after that date. To find out what may have changed, call us at **1.800.445.5745** or email [creditcards@anstaffbank.com](mailto:creditcards@anstaffbank.com).

#### INTERNAL USE ONLY

Date Approved

Credit Line\$

Approved by

Account #