

CREDIT APPLICATION

Type of Card: Visa® Gold Card

Credit Line Requested: \$500 \$1,000 \$2,000 \$3,000 \$5,000 Other \$ _____

Check one of following.
You may apply for a joint
or separate account.

- SEPARATE ACCOUNT: Complete Applicant section and sign application.
 JOINT CREDIT WITH CO-APPLICANT: Complete Applicant section and Co-Applicant section and both sign application.
We intend to apply for joint credit. (Initials) Applicant _____ Co-Applicant _____

BRIEFLY TELL US ABOUT YOURSELF

First Name	M.I.	Last Name	Social Security Number			
Street Address	City	State	Zip Code	How Long?	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other	Monthly Payments \$ _____
Date of Birth	Home Telephone Number					
Employer	Employer Telephone Number	How Long?	Monthly Wages, Salary, and Commission: Gross \$ _____		Occupation/Job Title	
Driver's License Number	State		Exp _____			

Source of Additional Income (You need not furnish alimony, child support or maintenance income information if you do not want us to consider it in evaluating your application).
Additional Income (Amount per Month): \$ _____ SOURCE: _____

CO-APPLICANT/SPOUSE INFORMATION

First Name	M.I.	Last Name	Social Security Number			
Street Address	City	State	Zip Code	How Long?	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other	Monthly Payments \$ _____
Date of Birth	Home Telephone Number					
Employer	Employer Telephone Number	How Long?	Monthly Wages, Salary, and Commission: Gross \$ _____		Occupation/Job Title	
Driver's License Number	State		Exp _____			

Source of Additional Income (You need not furnish alimony, child support or maintenance income information if you do not want us to consider it in evaluating your application).
Additional Income (Amount per Month): \$ _____ SOURCE: _____

CREDIT INFORMATION

Bank Name	Bank Address					
Checking Account Number/Name Listed			Savings Account Number/Name Listed			
Name and Address of Creditor	Name Under Which Account is Listed	Account Number	Balance	Monthly Payments		
1. Automobile						
2. Home Mortgage						
3. Bank Name and Address						

REQUEST FOR AUTOMATIC PAYMENTS (OPTIONAL)

I would like to have monthly payments on this credit card account automatically paid from my checking or savings account listed below. I authorize you to initiate an automatic monthly payment on the payment Due Date shown on each monthly statement for the following amount (check one): Minimum Payment Due ____; Entire Amount on the last Statemented Balance ____; or Fixed Monthly Payment amount ____ (if selected, fill in monthly payment amount \$ ____). I agree to make regular payments on my credit card account until the message on my statement states it will be deducted automatically. You can stop payment at any time by notifying us verbally or in writing at least (3) three business days before any scheduled payments. Detailed provisions regarding preauthorized payments are stated in the Cardholder Agreement.

Checking Account Number: _____ Financial Institution: _____ Signature: _____
Savings Account Number: _____ Transit Routing Number: _____ Date: _____

TRANSFER OF BALANCE REQUEST (OPTIONAL)

I wish to transfer my present balance on the credit card account(s) listed below to my new credit card account. I understand that the unpaid balance on my credit card account being transferred must be within the credit line available on my new account. My account will not be closed as a result of this transfer. I will provide my most recent statement.

Account number _____ Account number _____
Signature _____ Signature _____

The undersigned give this information for the purpose of obtaining credit, certify that it is true and complete, authorize you to verify it, obtain additional information (including credit reports) and furnish credit information to others concerning my credit standing. By signing below, the undersigned agree to be bound by the Credit Card Agreement issued with the credit card.

I have read and understood the credit terms described within the Application Table that was provided during the application process.

X _____
Applicant Signature Date

X _____
Co-Applicant Signature Date

Application Table

Success Bank

Visa® Gold

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	10.25% when you open your account. After that, your APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	10.25% when you open your account. After that, your APR will vary with the market based on the Prime Rate.
APR for Cash Advances	10.25% when you open your account. After that, your APR will vary with the market based on the Prime Rate.
Paying Interest	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 on the transaction date.
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 Fee	None
Transaction Fees	Either \$2.00 or 2.00% of the amount of each cash advance, whichever is greater
<ul style="list-style-type: none"> • Cash Advance • Lender's ATM Fee • Foreign Transaction 	None 1% of each transaction in U.S. dollars
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Return Payment 	Up to \$15.00 . Up to \$20.00 .

How Will We Calculate Your Balance:

We use a method called "Average Daily Balance (including new purchases)".

The information in this table was printed and is accurate as of 03-17-2020 and is subject to change after this date. Contact your community banker to learn of any change in the information since it was printed by mailing your request to Success Bank, 109 N Madison St, Bloomfield, IA 52537

NOTICE:

You agree that we may obtain and use consumer credit reports and exchange credit information in connection with this offer and any update, renewal or extension of credit we may extend to you. If you request, we will inform you whether any credit report was requested and, if so, the name and address of the consumer reporting agency which furnished the report. As permitted by law, we may share account and other information as well as information contained in your Application and in any credit report on you, with any Success Bank affiliates and others. Complete details regarding our rights to share information will be provided to you after an account is established. You agree that we will consider this an Application for a Visa® Gold account. You agree that we reserve the right, based upon our evaluation of information furnished by you or others, not to open an account. You must be at least 18 years old to qualify (19 in AL and NE; 21 in MS). Married applicants may apply for separate credit.

Anti-Terrorism:

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. To process the Application, we must have your name, street address, date of birth and other identifying information, and we may ask for identifying documents from you as well.

State Laws Require the Following Notices:

California Residents: A married applicant may apply for a separate account. After approval, each applicant shall have the right to use this account to the extent of the credit limit set by the creditor and each applicant may be liable for the amount extended under this account to any joint applicant. Delaware Residents: Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month. New York Residents: New York residents may contact the New York State Banking Department at 1-800-518-8866 to obtain a comparative listing of credit card rates, fees and grace periods. Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. Married Wisconsin Residents: Your signature confirms that this loan obligation is being incurred in the interest of your marriage or family. No provision of any marital property agreement, unilateral statement or court decree adversely affects a creditor's interest unless, prior to the time the credit is granted, the creditor is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision.

Applicable Law:

The above rates and fees are governed, as are your Cardholder Agreement and Account, by the laws and regulations of the State of Iowa, as well as the applicable laws and regulations of the United States of America.