

|   |                      |   |
|---|----------------------|---|
| <b>CREDIT APPLICATION</b><br>Credit Limit Requested<br>\$ | <b>VISA Platinum</b> | Account Choice: <input type="checkbox"/> Individual Account<br><input type="checkbox"/> Joint Account |
|---|----------------------|---|

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:** To help the government fight 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. What this means for you: When you open an Account, we will ask for your Name, Address, Date of Birth, and other information that will allow us to identify you. We may ask to see your Driver's License or other identifying documents.

**APPLICANT**

|   |            |   |  |                         |
|---|------------|---|--|-------------------------|
| Last Name:  | First      | Middle  | Member Number  | Social Security Number  |
| Date of Birth:  | Home Phone | Cell Phone  | Rent / Own / Other<br><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> | Monthly Payment \$      |
| Current Address: City/State/Zip Code  |            |   |  | How Long (years)        |
| Mailing Address (if different from above): City/State/Zip Code  |            |   |  | How Long (years)        |
| Previous Address (if less than 2 years at present address): City/State/Zip Code   |            |   |  | How Long (years)        |
| Employer:   | Work Phone | Self-Employed<br><input type="checkbox"/> Yes <input type="checkbox"/> No | Date Employed  |                         |
| Address:  |            |   |  | Monthly Gross Income \$ |
| Name and Address of Previous Employer (if less than 2 years at present employer): City/State/Zip Code   |            |   |  | How Long (years)        |
| Source of Additional Income: income from alimony, child support or separate maintenance need not be revealed if is not to be considered in determining creditworthiness |            |   |  | Amount Per Month \$     |
| Nearest Relative (Not Living With You)  |            |   | Home/Cell Number   | Relationship            |
| Their Address: City/State/Zip Code  |            |   |  |                         |

**CO-APPLICANT** (Information about co-applicant is not required for an individual account)

|   |            |   |  |                         |
|---|------------|---|--|-------------------------|
| Last Name:  | First      | Middle  |  | Social Security Number  |
| Date of Birth:  | Home Phone | Cell Phone  | Rent / Own / Other<br><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> | Monthly Payment \$      |
| Current Address: City/State/Zip Code  |            |   |  | How Long (years)        |
| Mailing Address (if different from above): City/State/Zip Code                  |            |   |  | How Long (years)        |
| Previous Address (if less than 2 years at present address): City/State/Zip Code |            |   |  | How Long (years)        |
| Employer:   | Work Phone | Self-Employed<br><input type="checkbox"/> Yes <input type="checkbox"/> No | Date Employed  |                         |
| Address:  |            |   |  | Monthly Gross Income \$ |

**CREDIT INFORMATION** (Attach Additional Sheet If Necessary)

| Name and Address of Creditors               | Name under Which Account Is Carried | Account Number | Balance | Monthly Payment |
|---|-------------------------------------|----------------|---------|-----------------|
| 1. Home Mortgage/Rent                       |                                     |                | \$      | \$              |
| 2. Bank Credit Card / Bank Name and Address |                                     |                | \$      | \$              |

**CREDIT DISCLOSURES**

|  |   |
|--|---|
| Annual Percentage Rate (APR) for Purchases           | <b>8.75% Base Rate</b>  |
| Other APR's  | Cash Advance and Balance Transfer APR 8.75% Base Rate                   |
| Grace Period for Repayment of Balances for Purchases | 25 Days   |
| Method of Computing the Balance for Purchases        | Average Daily Balance (Including New Purchases)                         |
| Annual Fees  | None  |
| Minimum Finance Charge                               | None  |
| Transaction Fee for Cash Advances                    | None  |
| Balance Transfer Fee                                 | None  |
| Late Payment Fee                                     | <b>*\$30.00 if payment is not received within 5 days after due date</b> |
| Return Payment Fee                                   | None  |
| Over-the-Credit-Limit Fee                            | None  |

**\*If the minimum required payment is not received within the 5 days after the closing date subsequent to the payment due date, a late fee of \$30.00 will be imposed.**

The information about the costs of the card described in this application is accurate as of January 2016. This information may have changed after that date. To find out what may have changed, write us at: PO Box 11001, Lexington, KY 40512-1001

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

|             |               |              |             |
|-------------|---------------|--------------|-------------|
| Account No. | Date Approved | Credit Limit | Approved By |
|-------------|---------------|--------------|-------------|