

# Arthur State Bank - Online Credit Card Application

Please complete, print, sign and fax or mail to: Fax Number: 864-833-1525

Arthur State Bank Attn: Credit Card Department P.O. Box 481 Clinton, SC 29325

Are you applying for a:  New Credit Card  Credit Limit Increase

Credit Limit Requested \$ \_\_\_\_\_ Apply for a:  Visa  MasterCard

## Applicant

Visa Platinum  MasterCard Gold

Name (First M. Last) \_\_\_\_\_

Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_\_

Mailing Address \_\_\_\_\_ City, State, Zip \_\_\_\_\_

Physical Address \_\_\_\_\_ City, State, Zip \_\_\_\_\_

Home Phone \_\_\_\_\_ Day Phone \_\_\_\_\_ Drivers License # \_\_\_\_\_

Drivers License Issue Date \_\_\_\_\_ Drivers License Expiration Date \_\_\_\_\_

Email Address \_\_\_\_\_ Mother's Maiden Name \_\_\_\_\_

Previous Address \_\_\_\_\_ City, State, Zip \_\_\_\_\_

How long have you lived at your current address? \_\_\_\_\_ yrs. Previous Address \_\_\_\_\_ yrs.

Employer \_\_\_\_\_ Position \_\_\_\_\_

# of years with current employer \_\_\_\_\_ Gross Monthly Salary \$ \_\_\_\_\_

Other Income \$ \_\_\_\_\_ per month Source \_\_\_\_\_

(Income from Alimony, Child Support or Maintenance program payments need not be revealed if the applicant does not wish it to be considered as a basis for repaying this obligation)

Name, Relationship, Address and Phone Number of Nearest Relative Not Living with You:

Name \_\_\_\_\_ Relationship \_\_\_\_\_ Phone # \_\_\_\_\_

Address \_\_\_\_\_

## Spouse/Co-Applicant

Name (First M. Last) \_\_\_\_\_

Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_\_

Mailing Address \_\_\_\_\_ City, State, Zip \_\_\_\_\_

Physical Address \_\_\_\_\_ City, State, Zip \_\_\_\_\_

Home Phone \_\_\_\_\_ Day Phone \_\_\_\_\_ Drivers License # \_\_\_\_\_

Drivers License Issue Date \_\_\_\_\_ Drivers License Expiration Date \_\_\_\_\_

Email Address \_\_\_\_\_ Mother's Maiden Name \_\_\_\_\_

Previous Address \_\_\_\_\_ City, State, Zip \_\_\_\_\_

How long have you lived at your current address? \_\_\_\_\_ yrs. Previous Address \_\_\_\_\_ yrs.

Employer \_\_\_\_\_ Position \_\_\_\_\_

# of years with current employer \_\_\_\_\_ Gross Monthly Salary \$ \_\_\_\_\_

Other Income \$ \_\_\_\_\_ per month Source \_\_\_\_\_

(Income from Alimony, Child Support or Maintenance program payments need not be revealed if the applicant does not wish it to be considered as a basis for repaying this obligation)

Name, Relationship, Address and Phone Number of Nearest Relative Not Living with You:

Name \_\_\_\_\_ Relationship \_\_\_\_\_ Phone # \_\_\_\_\_

Address \_\_\_\_\_

### Important information about procedures for opening a new account

To help the government fight the finding 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 also ask to see your driver's license or other identifying documents.

### Asset and Debt Information

( ) Checking ( ) Savings ( ) Money Market ( ) Certificate of Deposit ( ) Other

Bank Name \_\_\_\_\_ Account #'s \_\_\_\_\_

Real Estate Information:  Rent  Own  Other

Mortgage Holder or Landlord \_\_\_\_\_ Value? \$ \_\_\_\_\_

Present Balance Owed \$ \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_

Other Comments or Requests \_\_\_\_\_

### Credit Card Disclosures

Interest Rates and Interest Charges	Visa	Visa Platinum	MasterCard	MC Gold
Annual Percentage Rate (APR) for Purchases	13.98% Fixed	13.68% Fixed	13.98% Fixed	13.68% Fixed

<b>Interest Rates and Interest Charges</b>	<b>Visa</b>	<b>Visa Platinum</b>	<b>MasterCard</b>	<b>MC Gold</b>
<b>APR for Balance Transfers</b>	<b>13.98% Fixed</b>	<b>13.68% Fixed</b>	<b>13.98% Fixed</b>	<b>13.68% Fixed</b>
<b>APR for Cash Advances</b>	<b>13.98% Fixed</b>	<b>13.68% Fixed</b>	<b>13.98% Fixed</b>	<b>13.68% Fixed</b>
<b>Penalty APR and When it Applies</b>	<b>None</b>			
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date (Grace Period) each month.			
<b>Minimum Interest Charge</b>	<b>None</b>			
<p>Method of Computing Balance on Purchases  Average Daily Balance Excluding New Purchases  *A Finance Charge will be imposed on Credit Purchases only if you elect not to pay the entire New Balance shown on your monthly statement for the billing cycle during which such transactions are posted to your account within 25 days from the closing date of that statement. If you elect not to pay the entire new balance shown on your monthly statement within that 25-day period, a finance charge will be imposed on the unpaid average daily balance of such Credit Purchases from the statement closing date (but not on Credit Purchases posted during the current billing period) and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire new balance is paid in full or until the date of payment if more than 25 days from the closing date. The Finance Charge for a billing cycle is computed by applying the monthly periodic Rate to the average daily balance of the Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by subtracting from the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle and payments as received and credits as posted to your account, but excluding any unpaid finance charges.  A Finance Charge will be imposed on Cash Advances from the date of the Cash Advance or from the first day of the billing cycle in which the Cash Advance is posted to your account, whichever is later, and will otherwise be calculated in the same manner as explained for Credit Purchases.</p>				
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a>			
<b>Fees</b>	<b>Visa</b>	<b>Visa Platinum</b>	<b>MasterCard</b>	<b>MC Gold</b>
Annual Fee	None	\$50.00	None	None
* Additional Card Fee	None			
Transaction Fees *Balance Transfer *Cash Advances * Foreign Transaction	None None 0.8% of each transaction in U.S. Dollars			

<b>Fees</b>	<b>Visa</b>	<b>Visa Platinum</b>	<b>MasterCard</b>	<b>MC Gold</b>
<b>Penalty Fees</b>				
*Late Payment	\$10.00			
* Over-the-Credit-Limit	None			
*Return Payment	\$30.00			
<b>Other Fees</b>				
<b>OPTIONAL</b>				
<b>CREDIT LIFE INSURANCE</b>	<b>.76 per \$100.00 balance at the end of each statement period.</b>			

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights will be included with your card.

**Federal Credit Application Insurance Disclosure**

I have applied for an extension of credit with you. You are soliciting, offering, or selling me an insurance product or annuity in connection with this extension of credit. **FEDERAL LAW PROHIBITS YOU FROM CONDITIONING THE EXTENSION OF CREDIT ON EITHER:** 1. My purchase of an insurance product or annuity from you or from any of your Affiliates; or 2. My agreement not to obtain, or a prohibition on me from obtaining, an insurance product or annuity from an unaffiliated entity.

**Signatures**

I hereby affirm that the information set forth in this application and in any supplemental attachments is true, accurate and complete and is made with the intent of obtaining credit from Arthur State Bank. I expressly authorize the bank to obtain and verify such information from my employer, any credit reporting agencies, any other person or source as may be desired in connection with the representations made in this application for credit. I further authorize each source to provide Arthur State Bank with such information as may be requested. I agree that this application for credit shall remain Arthur State Bank's property whether or not any Credit Limit is granted. I/We fully understand that it is a federal crime punishable by fine and/or imprisonment, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1014.

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 Signature                      Date                      Co-Applicant Signature                      Date**

**Ref B**

**For Internal Use Only                      Version 05-13-05**

**Visa Account No.** \_\_\_\_\_ **or MasterCard Account No.** \_\_\_\_\_  
**Date Approved** \_\_\_\_\_ **Credit Line** \_\_\_\_\_ **Approved By** \_\_\_\_\_