

Alliance Community Bank

Consumer Credit Card Application

PLEASE CHOOSE CARD TYPE: Visa®

Mastercard®

WE INTEND TO APPLY FOR JOINT CREDIT: _____ (Applicant Initials) _____ (Co-Applicant Initials)

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING AN ACCOUNT: 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. **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.

APPLICANT

LAST NAME	FIRST NAME	MIDDLE INITIAL	MOTHER'S MAIDEN NAME (For Security Purposes)	
STREET ADDRESS		CITY	STATE	YEARS AT ADDRESS
BIRTH DATE		SOCIAL SECURITY NUMBER	HOME PHONE	<input type="checkbox"/> OWN <input type="checkbox"/> RENT
PREVIOUS STREET ADDRESS		CITY	STATE	YEARS AT ADDRESS
NAME OF EMPLOYER OR SOURCE OF INCOME		POSITION OR TITLE	BUSINESS PHONE	NO. OF YEARS
GROSS MONTHLY INCOME*		OTHER INCOME*	SOURCE OF OTHER INCOME	
\$ _____		\$ _____	_____	

*ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT WISH IT TO BE CONSIDERED AS A BASIS FOR REPAYING THIS OBLIGATION.

CO-APPLICANT/SPOUSE/AUTHORIZED USER

Complete the following questions about your spouse only if you live in a community property state, or if you choose to rely on income or assets of your spouse. If you have a co-applicant or are requesting an authorization for a user of the Account, provide information about that person. If you are relying on alimony, child support, or separate maintenance payments or on the income or assets of another person, complete regarding that person.

NAME OF CO-APPLICANT/SPOUSE/AUTHORIZED USER	BIRTH DATE	SOCIAL SECURITY NUMBER	
BUSINESS EMPLOYER OR SOURCE OF INCOME	GROSS MONTHLY INCOME*	OTHER INCOME*	SOURCE OF OTHER INCOME
_____	\$ _____	\$ _____	_____

*ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT WISH IT TO BE CONSIDERED AS A BASIS FOR REPAYING THIS OBLIGATION.

SIGNATURES

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 you intend to apply for joint credit, the undersigned shall be jointly and severally liable for any and all credit extended from time to time. We may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account by be reflected in your credit report.

SIGNATURE OF APPLICANT	DATE	SIGNATURE OF CO-APPLICANT (if applicable)	DATE
X		X	

INTERNAL USE ONLY

EMPLOYEE CODE: _____

APPROVED BY _____

Consumer Credit Card Application

Visa® and Mastercard®	
Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	15.90% Fixed
APR for Balance Transfers and Cash Advances	15.90% Fixed
Penalty APR and When it Applies	None
How to Avoid 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, cash advances and balance transfers if you pay your entire balance by the due date each month.
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:	
Balance Transfer and Cash Advance	None
International Transaction	None
Penalty Fees:	
Late Payment	Up to \$15
Over the Credit Limit	Up to \$15
Returned Payment	Up to \$15

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 the account agreement that will be provided to you before you begin using your new card.

Military Lending Act: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

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