

# VISA® CONSUMER CREDIT CARD APPLICATION



**HORICON BANK**  
The Natural Choice

**PLEASE CHECK ONE:**

- Rewards  
 Non-Rewards

Note: If both products are selected or no selection is made, this application will be processed for a Visa Rewards Card.

**PAGE 4 CONTAINS IMPORTANT INFORMATION REGARDING ACCOUNT TERMS, RATES, FEES AND OTHER COSTS.**

**TELL US ABOUT YOURSELF - APPLICANT INFORMATION**

Individual: I am applying for an individual account in my own name. Credit Limit Request (optional):

Joint: I am applying with another person that will also be responsible for repayment.

First Name  MI  Last Name  Suffix

Date of Birth  /  /  Soc. Sec. #  -  -  Mother's Maiden Name

Street Address (Required - No P.O. Boxes Allowed)  (Apt. #)

City  State  Zip  Time at Address (Yrs/Mos)  /

Primary Phone #  (  )  -  Mobile Phone # (Optional)  (  )  -

E-mail Address (Optional - By providing your email address, you agree to receive promotions and special offers)

Mailing Address (If Different Than Above)  (Apt #)  City  State  Zip

Country of Permanent Residence

Country of Citizenship  Country of Citizenship (If Dual Citizenship)

Current Employer  Work Phone #  (  )  -  Employed (Yrs/Mos)  /  Occupation

Annual Income \$  Monthly Housing Payment \$  Housing Status  Own  Other

Income from alimony, child support, or separate maintenance does not need to be revealed if you do not wish to have it considered as a basis for repaying this obligation.

If 21 or over, please ensure that you capture on this application all readily accessible income earned from sources such as personal income and, if applicable, spousal/domestic partner income. Income can include salary and hourly wages, overtime, bonuses, commissions, self-employment, social security, retirement pay, public assistance, disability, pension, interest, dividends or rental income. If under 21, please only include income earned by the applicant.

Please check your financial relations with Horicon Bank:

Checking \$   Savings/Money Market \$   CD/Investment \$   
 Mortgage/Home Equity  Auto Loans  None

Please provide the length of time, in years, that you have had a financial relationship with Horicon Bank (if applicable):  Years

**For Wisconsin Residents Only** - Married Wisconsin residents must provide the name and address of their spouse below and must sign the Marital Purpose Statement. If this credit Account is opened, we may give notice of the opening to the applicant's spouse.

I am  Unmarried  Married and the name of my spouse is  and my spouse resides at the:  address above or

**Marital Purpose Statement.** By signing here, I attest that this obligation is or will be incurred in the interest of the marriage or the family.

**X** \_\_\_\_\_ / \_\_\_\_ / \_\_\_\_  
Signature of Applicant Date

**YOU MUST COMPLETE PAGES 1 AND 2 OF APPLICATION. PLEASE SEE PAGE 2 FOR APPLICATION TERMS.**

Last Modified: October 2018

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**TELL US ABOUT A JOINT APPLICANT** - The joint applicant must complete this section if the joint applicant's information should be used to determine creditworthiness for approving this application. All applicants will share liability.

First Name  MI  Last Name  Suffix   
 Date of Birth  /  /  Soc. Sec. #  -  -  Mother's Maiden Name   
 Street Address (No P.O. Boxes Allowed)  (Apt. #)   
 City  State  Zip  Home Phone #  (  )  -   
 Country of Permanent Residence   
 Country of Citizenship  Country of Citizenship (If Dual Citizenship)   
 Current Employer  Work Phone #  (  )  -  Employed (Yrs/Mos)  /  Occupation

**Joint Applicant's Annual Income**

\$  Income from alimony, child support, or separate maintenance need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Do not include any income already stated by the other applicant.

**For Wisconsin Residents Only** – Married Wisconsin residents must provide the name and address of their spouse below and must sign the Marital Purpose Statement. If this credit Account is opened, we may give notice of the opening to the applicant's spouse.

I am  Unmarried  Married and the name of my spouse is  and my spouse resides at the:  address above or

**Marital Purpose Statement.** By signing here, I attest that this obligation is or will be incurred in the interest of the marriage or the family.

**X** \_\_\_\_\_ / \_\_\_\_ / \_\_\_\_  
Signature of Joint Applicant Date

**(Optional) TELL US IF YOU NEED AN EXTRA CARD - AUTHORIZED USER.** Complete if you would like to allow another user on this account (an "Authorized User"). The Authorized User information will not be used to determine creditworthiness for approving this application, nor will they share liability for the account. Only one Authorized User can be added at time of application. To add additional users, please call us after Account approval. The Authorized User may receive a Visa Card issued on your account. **APPLICANT AND ANY JOINT APPLICANT AGREE TO BE SOLELY RESPONSIBLE FOR ALL TRANSACTIONS THE AUTHORIZED USER MAKES ON YOUR ACCOUNT.**

First Name  MI  Last Name  Suffix   
 Date of Birth  /  /  Soc. Sec. #  -  -   
 Street Address (No P.O. Boxes Allowed)  (Apt. #)  City  State  Zip

**PLEASE READ CAREFULLY BEFORE SIGNING - IMPORTANT TERMS AND APPLICATION AGREEMENT**

By signing the application, you understand and agree that Horicon Bank ("we," "us" or "our"), as the creditor and issuer of your Account, will rely on the information provided here in making this credit decision, and you certify that such information is accurate and complete to the best of your knowledge. If we open an Account based on this Application, you will be individually liable (or, for joint Accounts, individually and jointly liable) for all authorized charges and for all fees referred to in the most recent Cardmember Agreement, which may be amended from time to time. Use of a Credit Card or the Account will signify acceptance of the terms of the Cardmember Agreement, which may be amended from time to time. We may request consumer credit reports about you for evaluating this Application and in the future for reviewing Account credit limits, for Account renewal, for servicing and collection purposes and for other legitimate purposes associated with your Account. Upon your request, we will inform you if a consumer report was requested and, if it was, provide you with the name and address of the consumer reporting agency that furnished the report.

By providing us with a telephone number for a cellular phone or other wireless device, including a number that you later convert to a cellular number, you are expressly consenting to receiving communications - including but not limited to prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system - from us and our affiliates and agents at that number. This express consent applies to each such telephone number that you provide to us now or in the future and permits such calls for non-marketing purposes. Calls and messages may incur access fees from your cellular provider.

By signing the application, you also agree that we may verify your employment, income, address and all other information provided with other creditors, credit reporting agencies, employers, third parties and through records maintained by federal and state agencies (including any state motor vehicle department) and waive any rights of confidentiality you may have in that information under applicable law. **Should your application for a Rewards Credit Card be denied, submitting this application constitutes your application for a Non-Rewards Credit Card, which does not offer the same Visa Sponsored Benefits.** You agree that, in order to open and administer the Account that may be established as a result of this Application, we may share certain information about you and your ongoing Account activity.

**SIGN HERE** **X** \_\_\_\_\_ / \_\_\_\_ / \_\_\_\_ **X** \_\_\_\_\_ / \_\_\_\_ / \_\_\_\_  
Signature of Applicant Date Signature of Joint Applicant Date

Check here if you are NOT a current Horicon Bank customer (account holder): Primary Applicant  Joint Applicant

Applicants who are not current Horicon Bank customers must provide a copy of valid identification at time of application, example: driver's license.

**INTERNAL USE ONLY (to be completed by Horicon Bank):**

Branch: \_\_\_\_\_  
Referring Employee (First and last name): \_\_\_\_\_  
Approving Officer/Business Banker Name: \_\_\_\_\_  
Officer/Employee Phone Number: \_\_\_\_\_  
Officer Approval Comments: \_\_\_\_\_  
Credit Approved:  Yes  No Amount: \_\_\_\_\_ Date: \_\_\_\_\_  
Approving Officer Initials: \_\_\_\_\_



**MAILING INSTRUCTIONS:**

**APPLICANT:** If you are unable to complete this application with a Horicon Bank representative, please place the completed application (pages 1 and 2) in an envelope and mail it to the address below.

**HORICON BANK EMPLOYEE:** Please forward to the branch address below.

Horicon Bank  
Attn: Credit Card Processing  
PO Box 126  
Horicon, WI 53032

OR FAX TO: 920-485-3059

**PLEASE NOTE** – Applicants under the age of 21 are required to submit a written application to be completed and signed by the applicant.

**THE APPLICANT MAY RETAIN THIS PAGE FOR THEIR RECORDS.**

**IMPORTANT INFORMATION ABOUT ACCOUNT-OPENING PROCEDURES:** 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. This means that, when you open an account, we will ask you 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.

**Summary Of Visa Account Terms**

Interest Rates and Interest Charges	Rewards and Non-Rewards Credit Cards
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>12.24% - 22.24%</b> based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate
<b>APR for Balance Transfers</b>	<b>0% Introductory APR</b> for transfers made within 6 months of account opening for 13 billing cycles from the date of the first transfer. After that, your APR will be <b>12.24% - 22.24%</b> based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>17.24% - 27.24%</b> based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When It Applies</b>	None
<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 each month.
<b>Minimum Interest Charge</b>	None
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
Fees	
<b>Annual Fees</b>	None
<b>Transaction Fees</b> • Balance Transfer • Cash Advance • Convenience Check Cash Advance <sup>1</sup>	Either <b>3%</b> of the amount of each transfer or <b>\$5</b> minimum, whichever is greater Either <b>3%</b> of the amount of each advance or <b>\$5</b> minimum, whichever is greater (maximum fee <b>\$150</b> ) Either <b>3%</b> of the amount of each advance or <b>\$5</b> minimum, whichever is greater
<b>Penalty Fees</b> • Late Payment • Returned Payment • Overlimit	Up to <b>\$35</b> Up to <b>\$30</b> None
<b>Card Fees</b> • Additional Card • Expedited mailing of Card	<b>\$10</b> each (if applicable) <b>\$45</b> per mailing

<sup>1</sup> Not all products receive Convenience Checks.

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)." See your Cardmember Agreement for further information regarding how we calculate your balance.

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

**Loss of Introductory APR:** We may end your introductory APR if you become late in paying your bill.

**Contact For Updates:** The information about the costs of the card described in this application is accurate as October 10, 2018. This information may have changed after that date. To find out what may have changed, call us at 920-485-7311 or write us at Horicon Bank, 326 E. Lake Street, P.O. Box 144, Horicon, Wisconsin 53032.

**Right to Change Terms:** We may change APRs, fees and other Account terms in the future based on your experience with Horicon Bank and its affiliates as provided under the Cardmember Agreement and applicable law.

**How We Apply Your Payments:** We apply your minimum payment to balances with lower APRs first, including promotional APRs. Amounts paid over the minimum payment will be applied in the order of highest to lowest APR balances.

**How We Will Calculate Your Variable APRs:** We calculate variable APRs by adding a margin to the highest U.S. Prime Rate published in the Money Rates section of The Wall Street Journal two business days (not weekends or federal holidays) before the closing date shown on your billing statement. The APR may increase or decrease each month if the Prime Rate changes. Any new rate will be applied as of the first day of your billing cycle during which the Prime Rate has changed. If the APR increases, you will pay a higher interest charge and may pay a higher minimum payment. The Prime Rate is simply a reference index and is not the lowest interest rate available. If The Wall Street Journal stops publishing the Prime Rate, we will select a similar reference rate. More information is available in the Cardmember Agreement.

**Prime Rate:** Variable APRs are based on the **5.25%** Prime Rate as of October 10, 2018.

**Purchase APR:** For Purchase transactions, we add a Margin of **6.99% - 16.99%**, based on your creditworthiness at time of account opening, to the Prime Rate of 5.25. The Purchase APR may increase or decrease each month if the Prime Rate changes, but will not exceed the maximum rate of **27.99%**. The Monthly periodic rate of FINANCE CHARGES will be no less than **1.02%** and no greater than **2.3325%**.

**Balance Transfer APR:** For Balance Transfer transactions, we add a Margin of **6.99% - 16.99%**, based on your creditworthiness at time of account opening, to the Prime Rate of 5.25. The Balance Transfer APR may increase or decrease each month if the Prime Rate changes,

but will not exceed the maximum rate of **27.99%**. The Monthly periodic rate of FINANCE CHARGES will be no less than **1.02%** and no greater than **2.3325%**.

**Cash APR:** For Cash transactions, we add a Margin of **11.99% - 21.99%**, based on your creditworthiness at time of account opening, to the Prime Rate of 5.25. The Cash APR may increase or decrease each month if the Prime Rate changes, but will not exceed the maximum rate of **32.99%**. The Monthly periodic rate of FINANCE CHARGES will be no less than **1.43667%** and no greater than **2.74917%**.

**Notice to New York Residents:** You may contact the New York State Department of Financial Services by telephone at (800) 342-3736 or visit its website at [www.dfs.ny.gov](http://www.dfs.ny.gov) for free information on comparative credit card rates, fees and interest-free periods.

**Notice to Married Wisconsin Residents:** No provision of any marital property agreement, unilateral statement under section 766.59 of the Wisconsin statutes or court decree under section 766.70, adversely affects our interest unless we, prior to the time the credit is granted or an open-end credit plan is entered into, are furnished a copy of the agreement, decree or court order, or have actual knowledge of the adverse provisions. **IF YOU ARE A MARRIED WISCONSIN RESIDENT, CREDIT EXTENDED UNDER THIS ACCOUNT WILL BE INCURRED IN THE INTEREST OF YOUR MARRIAGE OR FAMILY.**

**Notice to California Residents:** An applicant, if married, may apply for a separate Account.

**Notice to 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.

**Rewards Program Rules:** Rewards account holders ("You" or "Your") earn one (1) Bonus Point ("Point(s)") in the rewards program ("Program") for every \$1 dollar of a qualifying credit card purchase. A qualifying purchase shall mean: (i) a transaction that is charged to an eligible credit card account covered by the Program, and (ii) a transaction that appears on Your statement during the Program period. Points are deducted for returns. No Points are earned for finance charges, fees, cash advances, convenience checks, ATM withdrawals or insurance charges posted to Your Account. Account must be open and in good standing to earn and redeem rewards and benefits. Certain restrictions apply and the Program may be amended from time to time. Contact Horicon Bank for full details on the Program and to find out what may have changed. Rewards can be redeemed for statement credit, gift cards, and other items. Rewards Program Rules and frequently asked questions are available to cardholders by logging into <https://www.scorecardrewards.com>. Rewards are administered by a third party.

The creditor and issuer of these credit cards is Horicon Bank, pursuant to a license from Visa U.S.A. Inc.