

Iowa State Bank Credit Card Application

Upon acceptance, you're automatically enrolled in the CashBack program! Earn up to 1% cash back on net purchases. The disclosure is yours to keep for further reference.

1. Card choice (check one) <input type="checkbox"/> Visa® <input type="checkbox"/> MasterCard® Suggested credit line \$ _____	2. Service Choice (select one) <input type="checkbox"/> Low-Fee \$12 per year <input type="checkbox"/> No-Fee	3. Iowa State Bank only Date ordered _____ Credit limit _____ Account # _____
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4. Tell us about yourself (Print or type)

Name	Social Security Number	Birth date	Home phone
Cell Phone Number	Email Address		
Current street address	City	State	Zip
			How long at present address \$ _____
Previous street address	City	State	Zip
			How long at previous address \$ _____
Current employer	Phone	City	State
			Gross mo. income How long
Previous employer	Phone	City	State
			How long
Nearest relative not living with you	City	State	Zip
			Phone number Relationship

Other income It's not necessary to list alimony, child support or maintenance income information if you do not want Iowa State Bank to consider it in evaluating your application.

5. Co-applicant (contractually liable for this account) Authorized user (not contractually liable for this account)

Name	Social Security Number	Birth date	Home phone
Current street address	City	State	Zip
			How long at present address \$ _____
Previous street address	City	State	Zip
			How long at previous address \$ _____
Current employer	Phone	City	State
			Gross mo. income How long
Previous employer	Phone	City	State
			How long
Nearest relative not living with you	City	State	Zip
			Phone number Relationship

Other income It's not necessary to list alimony, child support or maintenance income information if you do not want Iowa State Bank to consider it in evaluating your application.

6. Credit references & complete list of amounts owing

CD Trust IRA Loan Checking # _____ Savings # _____

Name & address of Financial Institution (if other than Iowa State Bank)
\$ _____

Own Rent - Monthly rent or payment _____

Landlord or Mortgage holder

Credit Cards and #	\$ Balance	\$ Monthly payment
Credit Cards and #	\$ Balance	\$ Monthly payment

7. Signatures for Credit Card

JOINT CREDIT - We intend to apply for joint credit. (Initials) _____

I (we) give the above information for the purpose of obtaining credit and authorize Iowa State Bank to obtain and/or verify my (our) credit history, bank references, employment and any other information permitted by law to determine my (our) creditworthiness. I (we) agree to abide by the terms and conditions set forth in the cardholder agreement and disclosures on the reverse side if I (our) application is accepted. I (we) certify the statements made on this application are true and correct and I (we) understand that if I (we) apply jointly both of us may use the account and we will be jointly and severally liable for the entire balance. I (we) understand that if I (we) apply jointly one party may act on behalf of both parties.

Signature of applicant

Signature of co-applicant or user

8. Request for Automatic Monthly Payments

I would like to have monthly payment taken from my Iowa State Bank checking or savings account each month. If I make a manual payment before cycle, I understand the automatic payment is the difference between the payment made and the minimum amount due.

Checking account # _____ Savings account # _____

Signature _____ Date _____

Payment Options: (choose one) Minimum Full balance Fixed amount \$ _____ Percent of balance % _____

9. Optional Payment Protection Plan

This plan will make your minimum monthly payments if you (primary applicant) become totally disabled or involuntarily unemployed for more than 30 days. If you are under the age of 71 and are interested in protecting your account with a peace of mind, please sign the acknowledgement below to request additional information.

Disclosure statement: You are not required to purchase the Payment Protection Plan, nor are you prohibited from purchasing insurance elsewhere, to receive an extension of credit from Iowa State Bank. The Payment Protection Plan is not a deposit of, or guaranteed by the bank. It is not insured by the bank, the FDIC or any other agency of the United States.

Acknowledgment _____
If approved, you'll be ready to use your card within 2 - 4 weeks of application. Enjoy CashBack earnings on net purchases!
Consolidate your credit card debt! Ask about our balance transfer program!



Iowa State Bank Consumer Credit Card Disclosures

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for purchases, cash advances and balance transfers	As of April 1, 2012 the APR is 8.95% for annual fee card or 10.95% for no-annual-fee card. The APR will vary with the market based on the Prime Rate on the 1st business day of January, April, July and October.
How to Avoid Paying Interest on Purchases	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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$.50 .
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard

Fees	
Annual Fee	\$12.00 if annual fee card is selected
Transaction Fees • Balance Transfer • Cash Advance	None 2% of transaction amount, \$2.00 minimum; \$10.00 maximum
Penalty Fees • Late Payment • Returned Check Fee	Up to \$35.00 \$20.00
Other Fees • Replacement Card	\$5.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

* An Interest 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 previous billing cycle within 25 days from the closing date of that statement. If you elect not to pay the entire New Balance shown on your previous monthly statement within that 25-day period, a Interest Charge will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new credit purchases from the date of posting to your account during current billing cycle, 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 Interest Charge for a billing cycle is computed by applying the monthly periodic rate to the average daily balance of 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 adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit purchases posted to your account and subtracting any payments as received and credits as posted to your account, but excluding any unpaid Interest Charges.

An Interest Charge will be assessed on cash advances from the date of the cash advance, or the first day of the billing cycle in which the cash advance is posted, whichever is later, and will continue to accrue until payment in full is made. Cash Advances will be calculated in the same manner as explained for Credit Purchases.

Your account must be open to receive the year-end cash back offer.

Apply today and automatically
be enrolled in the CashBack program!

Here's how it works ...

Cash credits are accumulated based on net retail purchases made using your Iowa State Bank Credit Card. Credits are valued and accrued based on the following grid:

Yearly Purchases (June - May)		
Over	Up to	CashBack Bonus
\$0	\$1,000	.25%
\$1,000	\$2,000	.50%
\$2,000	\$3,000	.75%
\$3,000	unlimited	1.00%*

* Earn up to \$750 annually.

Cash credits are calculated monthly when your account is in good standing, and you'll receive an update in your monthly statement. Purchase returns will decrease your calculated credits.

Your CashBack bonus will be applied to your statement annually in June, if your account is in good standing. If your account is not in good standing (i.e., cancelled, terminated, delinquent or otherwise not available to use for charges) at the time of distribution, your CashBack bonus will be forfeited for that year.

CashBack credits are not exchangeable or transferable.

Pay nothing to be a part of this rewarding program!

Iowa State Bank

Ready Then. 1879 Ready Now.

This program may be modified, suspended or cancelled at any time without restriction or penalty. CashBack credits may be forfeited due to violations of these rules. This program is void where prohibited or restricted by law. You are responsible for any federal, state or local income or other taxes.