

## Important Cost Information about our Credit Card

# CONSUMER CREDIT CARD APPLICATION



Interest Rates and Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>10.75%.</b> This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>16.75%.</b> This APR will vary with the market based on the Prime Rate.
<b>Paying Interest</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. We will begin charging interest on cash advances on the posting date.
<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://consumerfinance.gov/learnmore">http://consumerfinance.gov/learnmore</a>
Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
<ul style="list-style-type: none"> <li>• Cash Advance</li> </ul>	Either <b>\$10</b> or <b>1%</b> of the amount of each cash advance, whichever is greater.
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	Up to <b>\$15</b> Up to <b>\$25</b>

**How We Will Calculate Your Balance:** We use a method called the “average daily balance (including New Purchases)”.

**How we determine APRs:** The Purchase and Cash Advance APRs are determined by adding a Margin to the Prime Rate. The Prime Rate is the highest Prime Rate published in The Wall Street Journal Money Rates table on the last day of each month. The APR for Purchases and Cash Advances will not exceed 25.00%.

**Cardholder Agreement:** For additional information about the costs and terms of the Account, see your Cardholder Agreement, which will be sent with the Card. The Cardholder Agreement and the Account will be governed by Colorado and applicable federal law. The Cardholder Agreement permits us to change the terms of this Account, including the rates, fees and other credit terms, upon notice to cardholder and subject to the provisions of applicable law.

**Notice to Young Applicants:** If you are under 21 years of age, Federal law prohibits us from approving your application for a credit card unless you demonstrate that you have the independent ability to make the required payments on your account, or unless you provide a guarantor or cosigner. The guarantor or cosigner must be acceptable to us and must sign our form of guaranty agreement.

**Important Information About Procedures For Opening A New Account:** Our bank complies with Section 326 of the USA PATRIOT Act. This law mandates that we collect and verify certain information about you while processing your Account application. Please talk with a Bank representative if you have questions.

**Important:** Information about the costs of credit cards as shown in the Important Cost Information chart is accurate as of March 22, 2018, the date this document was printed. This information may have changed after that date. To find out what may have changed, call us at 970-332-4111 or write to us at 300 Clay Street, Wray, CO 80758.

### Wray State Bank

300 Clay St – PO Box 277  
 Wray, CO 80758  
 Phone (970) 332-4111  
 Toll Free (877)497-2978  
 Fax (970) 332-4488

### Windsor State Bank

1130 Main Street  
 Windsor, CO 80550  
 Phone (970) 674-1488  
 Toll Free (855) 275-4005  
 Fax (970) 674-0166

### Brush State Bank

731 East Edison Street – PO Box 407  
 Brush, CO 80723  
 Phone (970) 840-3090  
 Toll Free (844) 840-3020  
 Fax (970) 842-0390



# Credit Card Application

Requested Credit Limit: \_\_\_\_\_

I intend to apply for joint credit:   
Primary applicant initials: \_\_\_\_\_  
Joint applicant initials: \_\_\_\_\_

Please mail completed application to:  
Wray State Bank Windsor State Bank Brush State Bank  
PO Box 277 1130 Main Street PO Box 407  
Wray, CO 80758 Windsor, CO 80550 Brush, CO 80723

## Primary Applicant-Customer Information

First Name: \_\_\_\_\_ MI: \_\_\_\_\_ Last Name: \_\_\_\_\_ Social Security Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
Current Physical Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Years at Address: \_\_\_\_\_  
Previous Physical Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Years at Prior Address: \_\_\_\_\_  
Mailing Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Primary Phone: \_\_\_\_\_  
Security Questions – 1<sup>st</sup> Pet's Name: \_\_\_\_\_ Place of Birth: \_\_\_\_\_ High School Mascot: \_\_\_\_\_ 1<sup>st</sup> Car: \_\_\_\_\_

## Primary Applicant-Financial Information

Employment Status: \_\_\_ Part Time \_\_\_ Full Time \_\_\_ Self Employed \_\_\_ Retired \_\_\_ Unemployed \_\_\_ Homemaker Work Phone: \_\_\_\_\_  
Current Employer Name: \_\_\_\_\_ Position: \_\_\_\_\_ Length of Employment: \_\_\_\_\_  
Previous Employer (if less than 1 year at current employer): \_\_\_\_\_ Position: \_\_\_\_\_ Length of Employment: \_\_\_\_\_  
Primary Financial Institution: \_\_\_\_\_ Residence Status: \_\_\_ Own \_\_\_ Rent \_\_\_ Other Monthly Housing Payment: \_\_\_\_\_  
Gross Annual Income: \_\_\_\_\_ Gross Annual Other Income: \_\_\_\_\_ Source of Other Income: \_\_\_\_\_  
Spousal support, child support, or separate maintenance income need not be revealed if you do not wish it to be considered as a basis for repayment.

## Joint Applicant-Customer Information

First Name: \_\_\_\_\_ MI: \_\_\_\_\_ Last Name: \_\_\_\_\_ Social Security Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
Current Physical Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Years at Address: \_\_\_\_\_  
Previous Physical Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Years at Prior Address: \_\_\_\_\_  
Mailing Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Primary Phone: \_\_\_\_\_  
Security Questions – 1<sup>st</sup> Pet's Name: \_\_\_\_\_ Place of Birth: \_\_\_\_\_ High School Mascot: \_\_\_\_\_ 1<sup>st</sup> Car: \_\_\_\_\_

## Joint Applicant-Financial Information

Employment Status: \_\_\_ Part Time \_\_\_ Full Time \_\_\_ Self Employed \_\_\_ Retired \_\_\_ Unemployed \_\_\_ Homemaker Work Phone: \_\_\_\_\_  
Current Employer Name: \_\_\_\_\_ Position: \_\_\_\_\_ Length of Employment: \_\_\_\_\_  
Previous Employer (if less than 12 months at current employer): \_\_\_\_\_ Position: \_\_\_\_\_ Length of Employment: \_\_\_\_\_  
Primary Financial Institution: \_\_\_\_\_ Residence Status: \_\_\_ Own \_\_\_ Rent \_\_\_ Other Monthly Housing Payment: \_\_\_\_\_  
Gross Annual Income: \_\_\_\_\_ Gross Annual Other Income: \_\_\_\_\_ Source of Other Income: \_\_\_\_\_  
Spousal support, child support, or separate maintenance income need not be revealed if you do not wish it to be considered as a basis for repayment.

**The Applicant, in signing this Application, certifies the information given herein is true and correct, and agrees to pay all charges on such Account when due in accordance with the Cardholder Agreement that will be sent with the Card(s). Applicant acknowledges receipt of the Important Cost Information disclosure provided with this Application.**

**To All Applicants:** Applicant applies to Wray State Bank, Wray, CO, or its successors or assigns ("Issuer") for a credit card account ("Account") as indicated in this Application. If this application is accepted and credit card(s) issued, Applicant will be deemed to be in agreement with the cardholder agreement and disclosures that we send with the card(s).

The Applicant authorizes the Issuer to obtain a credit report in connection with this Application and from time to time after the Account is established, the Issuer may verify that the Applicant continues to qualify for the Account. Issuer may verify Applicant credit, employment history and other information relating to the Applicant and to answer questions about the Issuer's experience with Applicant. The Applicant acknowledges and agrees that such information may be used to establish, administer or collect the Account, or for any legitimate purpose relating to the Account.

X \_\_\_\_\_  
Applicant's Signature Date

X \_\_\_\_\_  
Joint Applicant Signature Date

Opt Out of Visa Account Updater

Internal Use Only:  
Cardholder #: \_\_\_\_\_  
Approved Credit Limit: \_\_\_\_\_