BancCentral
National Association

The Hometown Card VISA

ATTACH A CURRENT PAY STUB HERE

CREDIT APPLICATION Credit Limit Requested \$		Credit Card Choice: (Only One) Globe NWOSU Red Top Texture		Check Account Choic (Only One) Individual Account Joint Account	
APPLICANT	Note: All Applicable	e Sections Should Be Fille	ed Out Completely	y. If Not, Processing Of Your	Application May Be Delayed.
Last Name		First		Middle	Social Security Number
Date of Birth	Number of Dependents	Home Phone	Own	Rent Other	Monthly Payment \$
Current Address	City		State	Zip Code	How Long (yrs)
Mailing Address (if differen	nt from above) City		State	Zip Code	How Long (yrs)
Previous Address	City		State	Zip Code	How Long (yrs)
Employer		Self Employed Yes No	Work Phone		How Long (yrs)
Address	Monthly Gross Income \$				
Name and Address of Previo	ous Employer				How Long (yrs)
Source of Additional Income	<u>*</u>				Amount per Month \$
Nearest Relative (Not Living	With You)			Home Phone	Relationship
Their Address		City	State	Zip Code	
*You N	eed Not Furnish Alimony, C	hild Support or Maintenance Inco	ome Information If You	u Do Not Want Us To Consider It In E	valuating Your Application
CO-APPLICAN	T or SPOUSE	Complete This Sec	tion Only If Co-A	Applicant or Spouse Is Applyir	ng For a Joint Account.
Last Name		First		Middle	Social Security Number
Date of Birth	Number of Dependents	Home Phone	Own	Rent Other	Monthly Payment \$
Current Address	City	l	State	Zip Code	How Long (yrs)
Previous Address	City		State	Zip Code	How Long (yrs)
Employer		Self Employed Yes No	Work Phone		How Long (yrs)
Address		Position/Occupation			Monthly Gross Income \$
Name and Address of Previo	ous Employer				How Long (yrs)
Source of Additional Incom	e *				Amount per Month \$

*You Need Not Furnish Alimony, Child Support or Maintenance Income Information If You Do Not Want Us To Consider It In Evaluating Your Application

CREDIT INFORMATION			Atta	ch Additional	Sheet if Necessary.			
Bank Name Address					Branch	Loans Yes		
Checking Account Number/Name Listed			Savings Account Number	r/Name Listed			No No	
Name and Address of Creditor		Name	Under Which Account Is Carr	rried	Account Number	Balance	Monthly Payment	
1. Automobile						\$	\$	
2. Home Mortgage						\$	\$	
3. Institution Credit Card/ Institution Name and Address						\$	\$	
4. Other Debt						\$	\$	
Have you been declared bankrupt in the last 10 years?		No Yes - Where?				Year?	<u> </u>	
CREDIT DISCLOSURES								
Interest Rates and Interest Ch	arges							
Annual Percentage Rate (APR) Balance Transfers and Cash Ad		ises,			14.40%			
Paying Interest	vances		Your due date i	is (at least) 2	5 days after the close	of each billing c	ycle. We	
Taying interest			will not charge you any interest on purchases if you pay your entire balance					
			by the due date each month. We will begin charging interest on cash					
					fers on the transaction			
For Credit Card Tips from the C	Consumer I	Financial	To learn more about factors to consider when applying for or using a credit					
Protection Bureau			card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore					
Fees			ittp://www.coi	isumer mar	ice.gov/iear iiiiore			
Annual Fee					0.00			
Transaction Fees			0.00					
Penalty Fees					V.00			
Late Payment			\$30.00					
Over-the-Credit Limit			\$30.00					
Returned Payment			\$35.00					
How We Will Calculate Your laccount agreement for more deta		We use a	method called "a	verage daily	balance" (excluding r	new transactions))". See your	
Billing Rights : Information on agreement.	your right	s to disp	ute transactions an	nd how to exe	ercise those rights is p	rovided in your	account	
SIGNATURE(S)								
PLEASE READ THE FOLLOWING Of true and complete. I/We agree that inquiparties. This offer is subject to the cred will be given to the applicant if this appuse. We may report information about credit report. If this is a joint application	uiries may be dit policies of plication is g your account	e made to very this institute the credit between th	verify information and ution. I/We agree to be eipt of such agreement oureaus. Late payments	that credit refer e bound by the tand acceptance and acceptance and missed payme	rences or verification may be terms and conditions of the e of such terms to be conclus- ents or other defaults on you by and all credit extended fro	e given based on inq bank card agreement sively presumed by t r acccount may be re m time to time.	uiries from other t a copy of which he applicant's eflected in your	
Applicant Signature Day		te Co-Applicant Signature						
Applicant Signature Date			te	C	o-Applicant Signature		Date	
FOR INTERNAL USE ONLY								
Visa Account Number:							<u> </u>	
Date Approved Credit Line		Approved By						

Account Agreement

Your Billing Rights: Keep this Document for Future Use This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

If you think there is an error on your statement, call us at 800-423-7503 or write to us at:

Customer Service PO Box 30495, Tampa, FL 33630

In your letter, give us the following information:

• Account information: Your name and account number.

• *Dollar amount:* The dollar amount of the suspected error.

• Description of problem: If you think there is an error on your bill, describe what you believe is

wrong and why you believe it is a mistake.

You must contact us:

• Within 60 days after the error appeared on your statement.

• At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

- 1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
- 2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amouunt against your credit limit.

After we finish our investigation, one of two things will happen:

- *If we made a mistake*: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

How We Will Calculate

(a) Adjusted balance method

We figure the interest charge on your account by applying the periodic rate to the "adjusted balance" of your account. We get the "adjusted balance" by taking the balance you owed at the end of the previous billing cycle and subtracting (any unpaid interest or other finance charges and) any payment and credits received during the present billing cycle.

(b) Previous balance method

We figure the interest charge on your account by applying the periodic rate to the amount you owe at the beginning of each billing cycle. We do not subtract any payments or credits received during the billing cycle.

(c) Average daily balance method (excluding current transactions)

We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day and subtract (any unpaid interest or other finance charges and) any payments or credits. We do not add in any new (purchases/advances/fees). This gives us the daily balance. Then, we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

(d) Average daily balance method (including current transactions)

We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, add any new (purchases/advances/fees), and subtract (any unpaid interest or other finance charges and) any payments or credits. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

(e) Ending balance method

We figure the interest charge on your account by applying the periodic rate to the amount you owe at the end of each billing cycle (including new (purchases/advances/fees) and deducting payments and credits made during the billing cycle).

(f) Daily balance method (including current transactions)

We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new (purchases/advances/fees), and subtract (any unpaid interest or other finance charges and) any payments or credits. This gives us the daily balance.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

- 1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- 3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing (or electronically) at:

Customer Service

PO Box 30495, Tampa, FL 33630

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

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