

## Building a successful financial plan takes the right resources.

That's why we work hard to provide you with quality financial services and products. Like our convenient, flexible Visa®, Visa® Gold & Visa® Business Credit Cards. They're accepted at thousands of locations worldwide for just about any type of purchase you can dream up. And, unlike those big out-of-town institutions, our cards come with the personal, friendly service you've come to expect from us. So, whatever your plans, choose the credit card that gives you all the value and buying power you need to get your projects off the drawing board.

**Apply for yours today!**

*Banking. Only Better.*

Use the JSB Visa®, Visa® Gold & Visa® Business Credit Card for purchasing goods or services and enjoy the following benefits!

### TRAVEL ACCIDENT INSURANCE

You, your spouse and dependent children up to age 19 (age 25 if a full-time student at any institute of higher learning) are automatically covered with common carrier travel accident insurance every time you travel by air, bus, train, ship, taxi, or any other common carrier anywhere in the world when you charge your entire fare to our card. This coverage is provided to you at NO EXTRA COST.

### WITH Visa® and Visa® Gold SCORECARD® BONUS POINTS

Earn Bonus Points for every net retail purchase you make with our Jefferson Security Bank Credit Card! You can redeem Bonus Points for cash in the form of statement credit or check, brand-name merchandise and exciting travel awards. Visit [www.scorecardrewards.com](http://www.scorecardrewards.com) and browse the current award selections. You'll be amazed at what ScoreCard has to offer! To find out how the plan works, ask one of our friendly representatives.

### WITH Visa® Gold ADVANTAGE - TRAVEL

- Travel Reservation Service
- Bonus Travel Dividends
- Concierge Services
- Automobile Rental Insurance
- Auto Rental Discount
- Medical Assistance Services
- Travel Protection
  - Lost Luggage Locator Service
  - Lost or Damaged Luggage Insurance
  - Hotel-Motel Burglary Insurance
- Payment Card Registration
- Quarterly Newsletter
- Key Registration



Member  
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## JSB Visa® Rewards and Business Credit Cards Apply Today



*Banking. Only Better.*

Interest Rates and Interest Charges		
	Visa® or Visa® Business	Visa® Gold
<b>Annual Percentage Rate (APR) for Purchases</b>	15.00 % Fixed	11.00% Fixed
<b>APR for Balance Transfers</b>	15.00 % Fixed	11.00% Fixed
<b>APR for Cash Advances</b>	15.00 % Fixed	11.00% Fixed
Penalty APR and When it Applies	None	
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge your interest on retail purchases if you pay your entire balance by the due date. We will begin charging interest on cash advances and/or balance transfers on the transaction date.	
Minimum Interest Charge	None	
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 web site of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .	
Fees		
	Visa® or Visa® Business	Visa® Gold
<b>Annual Fee</b>	NONE	NONE
<b>Transaction Fees</b> ▪ Balance Transfer ▪ Cash Advances ▪ Foreign Transaction	N/A Up to <b>\$10.00</b> N/A	
<b>Penalty Fees</b> ▪ Late Payment ▪ Over-the-Credit-Limit ▪ Returned Payment	Up to <b>\$20.00</b> N/A Up to <b>\$30.00</b>	
Other Fees	None	

## CREDIT APPLICATION

**Check Account Choice:**  Individual Account  Joint Account  
 (Signature required for joint applicant) We intend to apply for joint credit  
 Applicant Initials \_\_\_\_\_ Co-Applicant Initials \_\_\_\_\_  
 Credit Line Increase

Credit Limit Requested \$ \_\_\_\_\_

Check Card Choice  Visa®  Visa® Gold  Visa® Business

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:** To help the government fight the funding of terrorism and money laundering activities, Federal laws require all financial institutions to obtain, verify and record information that identifies each person who opens an Account. What this means to 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.

<b>APPLICANT</b> <small>Note: All applicant sections should be filled out completely to avoid delay in processing your application.</small>	Last Name		First Name		Middle	Social Security Number
	Date of Birth	No. of Dependents	Home Phone	Cell Phone	Own <input type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/>	Monthly Payment \$
	Current Address		City	State	Zip Code	Now Long (yrs)
	Mailing Address (if different from above)		City	State	Zip Code	Now Long (yrs)
	Previous Address (if less than 2 years at present address)		City	State	Zip Code	Now Long (yrs)
	Employer	Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Work Phone		Date Employed
	Address			Position / Occupation		Monthly Gross Income \$
	Name and Address of Previous Employer (if less than 2 years at present employer)					Now Long (yrs)
	Source of Additional Income: Income from alimony, child support or separate maintenance need not be revealed if it is not considered in determining credit worthiness					Amount per Month \$
	Nearest Relative (Not Living With You)					Relationship
<b>CO-APPLICANT</b> <small>Intended for joint applicant, this information is not required for an individual account.</small>	Last Name		First Name		Middle	Social Security Number
	Date of Birth	No. of Dependents	Home Phone	Cell Phone	Own <input type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/>	Monthly Payment \$
	Current Address		City	State	Zip Code	Now Long (yrs)
	Previous Address (if less than 2 years at present address)		City	State	Zip Code	Now Long (yrs)
	Employer	Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Work Phone		Date Employed
	Address			Position / Occupation		Monthly Gross Income \$
<b>CREDIT INFO</b> <small>Attach Additional Sheets if Necessary</small>	Name and Address of Creditor		Name under Which Account is Carried		Account Number	Balance
	1. Home Mortgage/ Rent					
	2. Bank Credit Card/Bank Name and Address					
<b>SIGNATURES</b>	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 may be reflected in your credit report.					
	X _____ Applicant Signature		Date		X _____ Applicant Signature	
<b>TRANSFER OF BAL REQUEST</b>	Upon approval, I wish to transfer my present balance on the credit card account(s) listed below to my new credit card account. <input type="checkbox"/> Credit Card Account Number _____ Amount to be transferred \$ _____ Signature _____					
	<b>FOR INTERNAL USE ONLY</b>					
Date Approved		Credit Line		Approved By		