

Balance Transfer Form

Name of Issuing Bank Account Number

Issuing Bank Payment Address

(____) ____ - ____ \$ _____
Issuing Bank Phone Number Exact Transfer Amount

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(____) ____ - ____ \$ _____
Issuing Bank Phone Number Exact Transfer Amount

The information about costs on the card described in this Application is accurate as of January, 2015, and may have changed after the printing date. You may contact us for the current information by writing to Mound City Bank, 25 E. Pine Street, Platteville, WI 53818.

Notice to Married Applicants Residing in Wisconsin.

No provision of any marital property agreement, unilateral statement or court decree adversely affects the interest of Mound City Bank, unless Mound City Bank, prior to the time the card is issued, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provisions prior to the time the card was issued. **IF I AM A WISCONSIN RESIDENT, CREDIT EXTENDED UNDER THIS ACCOUNT WILL BE INCURRED IN THE INTEREST OF MY MARRIAGE OR FAMILY.**

At **Mound City Bank**, we promise personal, flexible, local service to our valued customers. Our credit cards are a local alternative to serving the credit needs of your busy lifestyles! Let us show you how!

• **Score Card Rewards**

The more you use your card, the more you earn! Each time you use your Mound City Bank Credit Card, you earn one point for every purchase dollar spent! Earn travel rewards, free airfare or valuable gift items just by using your card!

• **Convenience**

You are busier than ever, so why not take advantage of the convenience a community bank can offer? With a Mound City Bank VISA card, you can make your payments right here at the bank! With six convenient locations to serve you, paying your credit card bill will be easier and faster than ever!

• **Purchase Power**

Our goal here at Mound City Bank is to meet your financial needs in every way. That's why we've designed our VISA credit card program to serve your individual needs today!

• **Local Service**

Most importantly, at **Mound City Bank**, we dedicate ourselves to meeting your banking needs with friendly, efficient, satisfying service. Now, as always, **"We're Proud To Be Here For You!"**

CONTACT US TODAY!



MOUND CITY BANK

Platteville

25 East Pine Street
Platteville, WI 53818
608-348-2685

Platteville Motor Branch

90 South Second Street
Platteville, WI 53818
608-348-2685

Belmont

112 Mound Avenue
Belmont, WI 53510
608-762-5105

Cuba City

200 South Main Street
Cuba City, WI 53807
608-744-2141

Mineral Point

640 Dodge Street
Mineral Point, WI 53565
608-987-3800

Mount Horeb

1100 Springdale Street
Mount Horeb, WI 53572
608-437-2685

Toll Free: 1-888-622-6069

More Info: www.moundcitybank.com

E-mail Us: mcb@moundcitybank.com

Mound City Link: 1-800-579-LINK (5465)



April 13, 2017



**MOUND CITY BANK
HOMETOWN VISA**

APPLY TODAY!



INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases	13.00% when you open your account. After that your APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	17.00% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	17.00% This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	<p>20.00%</p> <p>This APR may be applied to your account if you:</p> <ol style="list-style-type: none"> 1. Make a late payment two (2) times during any twelve (12) month period; 2. Go over your credit limit twice (2) in a six(6) month period; 3. Make a payment that is returned; or 4. Do any of the above on another account that you have with us. <p>How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.</p>
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. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.50 .
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 website of the Consumer Financial Protection Bureau at: https://www.consumerfinance.gov/credit-cards/
FEES	
Annual Fee	None
Transaction Fees	<p>Balance Transfer Either \$5.00 or 3% of the amount of each balance transfer, whichever is greater (maximum fee: \$75.00)</p> <p>Cash Advance Either \$5.00 or 3% of the amount of each cash advance, whichever is greater (maximum fee: \$75.00)</p> <p>Foreign Fees 1% of each transaction in U.S. dollars</p>
Penalty Fees	<p>Late Payment Up to \$38.00</p> <p>Returned Payment Up to \$38.00</p>
Other Fees	<p>Credit Line Increase \$20.00</p>

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).” See your account disclosure for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account disclosure. A copy of which will be mailed to the applicant if this application is granted.

Request: \$ _____ **Credit Limit** **NOTICE:** You intend to apply for joint credit.

Approved By _____ **ACKNOWLEDGMENT**

Date _____ X _____
X _____

Applicant Information:

Name _____ Date of Birth _____ / _____ / _____ Social Security Number _____ - _____ - _____
Address _____ City _____ State _____ Zip Code _____
(_____) _____ - _____ Drivers License Number _____ State _____ Date Issued _____ Date Expired _____
 Unmarried Married* Separated Mothers Maiden Name _____

Employer Name _____ Employer Address _____
\$ _____ * _____ # of Years _____ Job Title _____ (_____) _____ - _____
Gross Monthly Income _____ Business Phone Number _____
Own or Rent? _____ \$ _____ Monthly Payment _____ Number of Years at Above Address _____

Co-Applicant Information:

Name _____ Date of Birth _____ / _____ / _____ Social Security Number _____ - _____ - _____
Address _____ City _____ State _____ Zip Code _____
(_____) _____ - _____ Drivers License Number _____ State _____ Date Issued _____ Date Expired _____
 Unmarried Married* Separated Mothers Maiden Name _____

Employer Name _____ Employer Address _____
\$ _____ * _____ # of Years _____ Job Title _____ (_____) _____ - _____
Gross Monthly Income _____ Business Phone Number _____
Own or Rent? _____ \$ _____ Monthly Payment _____ Number of Years at Above Address _____

*Alimony, child support and separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

PLEASE READ BEFORE SIGNING - By signing below, I agree to read all the terms and conditions of the Personal VISA Application offer as listed on the “Account Disclosure,” a copy of which will be mailed to the applicant if this application is granted. Receipt of such agreement and acceptance of such terms will be presumed by the applicant's use of the card.

X _____ X _____
Applicant Signature Date Co-Applicant Signature Date

***For Wisconsin Residents (if you are married):** The name of my spouse is _____ and they reside at _____ The credit being applied for, if granted, will be incurred in the interest of my marriage or family.

X _____
Applicant Signature Date

Omission of any information requested on the Application may be reason for denial of an account.