

Independent Farmers Bank
PO Box 128
Maysville, MO 64469

A **VISA®** Credit Card to
help you succeed with
your busy lifestyle



Maysville - King City
Stewartsville



Building a successful financial plan takes the right resources. That is why we work hard to provide you with quality financial services and products. Like our convenient, flexible VISA® Credit Card. It is 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 card comes 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!

YOU DESERVE THE CREDIT

Make your new VISA® your constant traveling companion and you will always have instant credit at your fingertips. Your new VISA® is already packed with everything you need to take you anywhere you want to go.

You will enjoy more shopping, more fine restaurants, more travel opportunities with your VISA®, whether you are going across town or around the world.

Accepted around the globe wherever you see the VISA® emblem. You will benefit from its convenience and security whenever you use your card to travel, shop, or dine. In business or pleasure, you will find it makes your life a little bit easier.

Interest Rate and Interest Charges		VISA
Annual Percentage Rate (APR) for Purchases	16.92% - Fixed	
APR for Balance Transfers	N/A	
APR for Cash Advances	16.92% - Fixed; with no grace period	
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 you interest on retail purchases and /or cash advances if you pay your entire balance by the due date. We do not offer balance transfers.	
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.00 .	
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 http://www.consumerfinance.gov/learnmore .	
Fees		VISA
Annual Fee	\$7.50	
Transactions Fees—		
- Balance Transfer	None	
- Cash Advances	None	
- Foreign Transaction	3.00%	
Penalty Fees		
- Late Payment	Up to \$15.00	
- Over-the-Credit-Limit	None	
- Returned Payment	None	
Other Fees	None	

Credit Application

Check Account Choice:


 Individual Account Credit Line Increase

 Joint Applicant

Credit Limit Requested \$ _____

(see co-applicant and signatures section)

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.

APPLICANT Note: All applicable sections should be filled out completely to avoid delay in processing your application.	Last Name		First	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"/>
	Current Address		City	State	Zip Code		
	Mailing Address (if different from above)		City	State	Zip Code		
	Previous Address (if less than 2 years at present address)		City	State	Zip Code		
	Employer		Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Work Phone ()		Date Employed
	Address		Position/Occupation				
	Name and Address of Previous Employer (if less than 2 years at present employer)		How 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 creditworthiness		Amount per Month \$				
	Nearest Relative (Not Living With You)		Home Phone () Relationship				
CO-APPLICANT Intended for joint applicant; this information is not required for an individual account.	Last Name		First	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"/>
	Current Address		City	State	Zip Code		
	Previous Address (if less than 2 years at present address)		City	State	Zip Code		
	Employer		Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Work Phone ()		Date Employed
	Address		Position/Occupation				
CREDIT INFO Attach Additional Sheets if Necessary	Name and Address of Creditor		Name under Which Account is Carried	Account Number	Balance	Monthly Payment	
	1. Home Mortgage/Rent						
2. Bank Credit Card/Bank Name and Address							
SIGNATURES	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 _____ Co-Applicant Signature		Date

FOR INTERNAL USE ONLY

Date Approved	Credit Line	Approved By
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How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases). * An explanation of this method is provided in your account agreement. **Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.