



# CREDIT APPLICATION

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

**Account Choices:**  Individual Account  
 Joint Account  
 Credit Line Increase  
*(Mark One) (see co-applicant and signatures section)*  
*(Signature required for joint applicant)*  
*\*Denotes mandatory field for verification purposes*

## iStudent Visa®

**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 applicable sections should be filled out completely to avoid any delay in processing your application.</small>	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"/>	Monthly Payment \$
	Current Address*		City*		State*	Zip Code*		How Long (yrs)
	Mailing Address (if different from above)*		City*		State*	Zip Code*		How Long (yrs)
	Previous Address (if less than 2 years at present address)		City		State	Zip Code		How Long (yrs)
	Employer	Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Work Phone ( )				Date Employed
	Address				Position / Occupation		Monthly Gross Income \$	
	E-mail Address*		Mother's Maiden Name*		Security Questions: High School Mascot*		City Where You Were Born*	
	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		

<b>CO-APPLICANT</b> <small>Intended for joint applicant, this information is not required for an individual account.</small>	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"/>	Monthly Payment \$
	Current Address		City		State	Zip Code		How Long (yrs)
	Mailing Address		City		State	Zip Code		How Long (yrs)
	Previous Address (if less than 2 years at present address)		City		State	Zip Code		How Long (yrs)
	Employer	Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Work Phone ( )				Date Employed
	Address				Position / Occupation		Monthly Gross Income \$	

<b>SIGNATURES</b>	<p><b>PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING:</b> 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.</p>			
	<b>X</b> _____ Applicant Signature	_____ Date	<b>X</b> _____ Co-Applicant Signature	_____ Date

<b>TRANSFER OF BALANCE 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.	
	Credit Card Company Name _____	Credit Card Account Number _____
	Amount to be transferred \$ _____	Signature _____



## iStudent Visa® Card

### IMPORTANT DISCLOSURES

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	Your APR will be <b>21.50%</b> to <b>25.50%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>Annual Percentage Rate (APR) for Balance Transfers</b>	Your APR will be <b>21.50%</b> to <b>25.50%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>Annual Percentage Rate (APR) for Cash Advances</b>	Your APR will be <b>21.50%</b> to <b>25.50%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	<p><b>24.00%</b> - This APR may be applied to your account if you:</p> <ol style="list-style-type: none"> <li>1) Make a late payment (<b>60</b> days late, <b>1</b> time)</li> <li>2) Do any of the above on another account you have with us.</li> </ol> <p><b>How Long Will The Penalty APR Apply?</b> If your APR's are increased for any of these reasons, the penalty APR will apply until you make six consecutive minimum payments when due.</p>
<b>How to Avoid Paying Interest</b>	Your due date is at least <b>25</b> days after the close of each billing cycle. We will not charge you interest on retail purchases and balance transfers if you pay your entire balance by the due date.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than <b>\$0.50</b> .
<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, 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	
<b>Annual Fee</b>	None
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advances</li> <li>• Foreign Transaction</li> </ul>	<b>3.0%</b> of the amount advance with a minimum of <b>\$5.00</b> and a maximum of <b>\$40.00</b> <b>4.0%</b> of the amount advance with a minimum of <b>\$5.00</b> and a maximum of <b>\$40.00</b> Fees charged by merchant are paid by customer
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over-the-Credit-Limit</li> <li>• Returned Payment</li> <li>• Convenience Check Return</li> </ul>	Up to <b>\$27.00</b> None Up to <b>\$27.00</b> Up to <b>\$35.00</b>
<b>Other Fees</b>	Rush Card Fee - <b>\$35.00</b> Statement Reprint Fee - <b>\$5.00</b> On-Demand ACH Fee - <b>\$5.00</b>

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

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided with your initial disclosures.

**Age Conditions:** Any applicants between the age of 18 and 21 who does not meet Forcht Bank’s underwriting standards will required a co-borrower for approval consideration. Any borrower under the age of 18 will be added as an authorized user.

**How We Calculate Your Variable APR’s:** Variable APR’s are based on the Prime Rate and are accurate as of January 1, 2025. Unless an introductory APR is in effect, we will add a “Margin” to the Prime Rate to determine your standard variable APR. For each billing period we will use the Prime Rate published in the Wall Street Journal as of the last

business days of each month. The “Margin” for purchases, balance transfers and cash advances will be 14.00% to 18.00% percentage points, based on your creditworthiness.

Forcht Bank, N.A. reserves the right to change terms, rates (APRs) and fees, at its discretion and in accordance with the Card Agreement for your account and applicable law.

**You may not qualify for the lowest APRs disclosed above. The APRs applicable to your account will be determined by our review of your credit report, information you provide on your application, and other relevant information to us.**

**Important Information about Procedures for Opening a New Account:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires financial institutions to obtain, verify, and record information that identifies each person (individual or business) who opens an account. What this means for 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 for your driver’s license or other identifying information.

**Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**Credit Reports:** We will order a credit report in connection with processing your application. You consent to obtaining such a report by submitting your application electronically.

**Information Sharing:** Our privacy policy is available online at [www.forchtbank.com/disclosures](http://www.forchtbank.com/disclosures).

This credit card is issued by Forcht Bank, N.A., Lexington, Kentucky.