



Prairie State Bank & Trust

Credit Application

Platinum Mastercard®

Type of Application:

New Applicant Credit Line Increase

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 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 Name		Middle Name	Suffix	Social Security Number		
	Date of Birth / /	Cell Phone	Alternate Phone		Email Address			Own <input type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/>	
	Current Address		City		State	Zip Code	Time at Address ____ Years ____ Months		
	Mailing Address (if different from above)		City		State	Zip Code	Monthly Mortgage or Rent \$		
	Previous Address (if less than 2 years at present address)		City		State	Zip Code			
	Employer			Work Phone ()		Month/Year Employed /			
	Address					Occupation			
	Employment Status __ Employed __ Self Employed __ Retired __ Student __ Homemaker __ Military __ Unemployed								
Income Sources: You may include personal income, which is income you have earned, including full-time, part-time or seasonal jobs, selfemployment, interest or dividends, retirement, and public assistance. You may also include shared income, which is money from somebody else that is regularly deposited into your individual account or into a joint account that person shares with you. If you are 21 or over, you may also include somebody else's income that is regularly used to pay your expenses. Income from alimony, child support or separate maintenance need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Additional Income - if you have income other than noted in the Income Sources, describe which apply: bonuses, trust income, rental property, other.							Total Annual Income \$		
AUTHORIZED USERS	Authorized User 1:								
	Last Name		First Name		Middle Name	Date of Birth / /	Social Security Number		
	Authorized User 2:								
Last Name		First Name		Middle Name	Date of Birth / /	Social Security Number			
SIGNATURE	PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING: By signing this application you certify and agree all information provided herein is accurate and complete; that Prairie State Bank & Trust (we, our, us) will rely on this information in making this credit decision; that we may request consumer credit reports about you for evaluating this application and for any other legitimate purpose; and that we may verify employment, income, address and other information provided herein with creditors, credit reporting agencies, employers, and other third parties. By providing us a cellular phone number, you are consenting to receiving any communications, including text messages, to that number from us regarding this application or related account. If we open a credit card account based on this application you agree that you are liable for all charges, transactions and fees charged to the account; that you are bound to the terms of the credit card agreement we provide, as amended from time to time; and that receipt and acceptance of such agreement is conclusively presumed by your use of the account.								
	X _____ Applicant Signature				_____ Date				

Important Disclosures

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	<p>0.00% Introductory APR for the first 6 months following the opening of your account for transactions posted within 90 days of account opening.</p> <p>After that, this APR will be 10.74% to 17.74% based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.*</p>
APR for Balance Transfers	<p>0.00% Introductory APR for the first 6 months following the opening of your account for transactions posted within 30 days of account opening.</p> <p>After that, this APR will be 10.74% to 17.74% based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.*</p>
APR for Cash Advances	21.24% This APR will vary with the market based on the Prime Rate.*
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases and/or balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00
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.
Annual Fee	None
Transaction Fees Balance Transfers Cash Advances Foreign Transactions	<p>Either \$10 or 3% of the amount of each transfer, whichever is greater</p> <p>Either \$10 or 3% of the amount of each cash advance, whichever is greater.</p> <p>3% of each transaction in U.S. Dollars</p>
Penalty Fees Late Payment Returned Payment	<p>Up to \$35</p> <p>Up to \$35</p>
Other Fees Rush Card Fee	\$30

How we will calculate your balance: We use a method called "average daily balance (including new purchases)."

*We calculate variable APRs by adding a margin to the highest U.S. Prime Rate published in the Money Rates section of The Wall Street Journal on the last business day of the calendar month preceding the first day of the billing cycle.

Except as provided above in Paying Interest, purchases and balance transfers begin to accrue interest from the date of the transaction or, at our option, from the date they are posted to the account.