




The Cecilian Bank

Personal Credit Card Application



Application Information					
<input type="checkbox"/> New Application <input type="checkbox"/> Request to increase/decrease existing credit limit		Credit Limit Requested		Application Date	
Applicant's Information					
Name		Social Security Number	Date of Birth	Primary Phone <input type="checkbox"/> Cell <input type="checkbox"/> Home	
Street Address		City	State	Zip Code	
				How Long <input type="checkbox"/> Years <input type="checkbox"/> Months	
<i>Mailing address if different from above (leave blank if not needed)</i>					
Street Address or PO Box		City	State	Zip Code	
				How Long <input type="checkbox"/> Years <input type="checkbox"/> Months	
Business Name or Employer		Position or Title	Length of Employment	Monthly Gross Income	
Business Address (street, city, state and zip)			Business Phone	Supervisor	
Previous Employer, if above is less than two years			Business Phone	How Long <input type="checkbox"/> Years <input type="checkbox"/> Months	
Other Income	Source		Email Address		
Nearest Relative (not living with you)	Address		Primary Phone	Relationship	
*Alimony, child support or separate maintenance income need not be disclosed if you do not wish to have it considered as a basis for repaying this obligation.					
Please provide The Cecilian Bank with the last two years personal tax returns and current pay stub. Additional documentation may be requested.					
Co-Applicant's Information (only if joint account is desired)					
Name		Social Security Number	Date of Birth	Primary Phone <input type="checkbox"/> Cell <input type="checkbox"/> Home	
Street Address		City	State	Zip Code	
				How Long <input type="checkbox"/> Years <input type="checkbox"/> Months	
<i>Mailing address if different from above (leave blank if not needed)</i>					
Street Address or PO Box		City	State	Zip Code	
				How Long <input type="checkbox"/> Years <input type="checkbox"/> Months	
Business Name or Employer		Position or Title	Length of Employment	Monthly Gross Income	
Business Address (street, city, state and zip)			Business Phone	Supervisor	
Previous Employer, if above is less than two years			Business Phone	How Long <input type="checkbox"/> Years <input type="checkbox"/> Months	
Other Income	Source		Email Address		
Please provide The Cecilian Bank with the last two years personal tax returns and current pay stub. Additional documentation may be requested.					
Additional Authorized Signer (if applicable)					
Name		Social Security Number	Date of Birth	Primary Phone <input type="checkbox"/> Cell <input type="checkbox"/> Home	
Street Address (street, city, state and zip)			Signature		Date
Federal Law requires all Financial Institutions to obtain, verify and record information that identifies each person requesting to open an account. Therefore, 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 and/or other identifying documents.					
		Earn Bonus Points for every net retail purchase you make with your credit card. You can redeem Bonus Points for brand-name merchandise and exciting travel awards. Visit 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.			



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Complete the Following for ALL Applicants

Please list all debts or obligations, if insufficient space, attached additional sheet.

Residence <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Living w/ parents <input type="checkbox"/> N/A		Mortgagee/Landlord	Monthly Rent/Payment	Mortgage Balance
Creditor Name	Purpose or Type	Outstanding Balance	Monthly Payment	

Individual Liability

In this agreement, the words "you" and "your" mean each and all of those who agree to be bound by this agreement; "card" means the VISA® Gold or VISA® Classic credit cards and duplicates, renewals, or substitutions The Cecilian Bank issues to you; "account" means your VISA® credit card line of credit account with The Cecilian Bank.

If you are approved for an Account, The Cecilian Bank will establish a line of credit for you and notify you of your credit limit. The Cecilian Bank has the right to reduce your credit limit, refuse to make an advance, terminate your Account, or change the terms of the Account at any time for any reason not prohibited by law. Either you or The Cecilian Bank may terminate this Agreement at any time, but termination by you or The Cecilian Bank will not affect your obligation to pay the Account balance plus any finance and other charges you owe under this Agreement. Should a deposit account become an inactive relationship, the corresponding credit limit will be suspended and all outstanding cards will be placed in a "repayment" status.

By signing below you attest that all information provided within this application is accurate to the best of your knowledge and that you have read and agree to all the pricing and other terms in regards to this application. You authorize The Cecilian Bank to review and verify information contained in this credit card application and in other documents required in connection with the card, either before the card is approved or as part of its quality control program. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns and personal financial statements. You authorize The Cecilian Bank to disclose information regarding your account to the credit bureaus.

If this is a joint account, each person on the account must sign the agreement (by signing the application). Each of you will be individually and jointly responsible for paying all amounts owed and be bound by the terms and conditions of the VISA® credit card agreement. Each of you authorizes the other(s) to make purchases or cash advances individually. Any one of you may terminate the account and the termination will be effective as to all of you.

Type of Credit Requested: Check the appropriate boxes

- Individual Credit: relying solely on my own income or assets
- Individual Credit: relying solely on my own income or assets as well as income or assets from other sources.
- Joint Credit: We intend to apply for joint credit. Initial here _____ & _____

Applicant's Signature	Date	Co-Applicant's Signature	Date

Other GREAT Banking Products

- Checking Accounts ~ *For Your Every Need* • Debit Card • Direct Deposit •
- Online Banking • Online Bill Pay • Online Statements • Mobile Banking • Round Up Savings •
- Auto Loans • Personal Loans • Mortgage Loans • Home Equity Loans • Business Loans •

Speak with a Customer Service Representative or Loan Officer about any of these **GREAT** Banking Products



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Personal Credit Card Disclosures



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Gold Level: 13.95% after 6 month introductory rate expires; 5.95% introductory rate for 6 months, based on your creditworthiness. Classic Level: 15.95% after 6 month introductory rate expires; 7.95% introductory rate for 6 months, based on your creditworthiness.
APR for Balance Transfers	Gold Level: 13.95% after 6 month introductory rate expires; 5.95% introductory rate for 6 months Classic Level: 15.95% after 6 month introductory rate expires; 7.95% introductory rate for 6 months
APR for Cash Advances	Gold Level: 13.95% after 6 month introductory rate expires; 5.95% introductory rate for 6 months Classic Level: 15.95% after 6 month introductory rate expires; 7.95% introductory rate for 6 months
Paying Interest	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.
Minimum Interest Charge	If you are charged periodic interest, the charge will be no less than \$0.01.
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	
Annual Fees	None
Transaction Fees	None
* Balance Transfer	None
* Cash Advance	Either \$2.00 or 2% of the amount of each cash advance, whichever is greater. This charge will not exceed \$10.00 for each cash advance.
* Foreign Fees	Up to 1% of each transaction in U.S. Dollars.
Penalty Fees	None
* Late Payment	Up to \$35.00
* Over-the-Credit Limit	None
* Returned Payment	Up to \$35.00
<p>How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases). See your account agreement for further information regarding how we calculate your balance.</p> <p>Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.</p> <p>Purchase APR: Gold Card ~ Your Purchase rate is 13.95%. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or 1.1625%. Classic Card ~ Your Purchase rate is 15.95%. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or 1.32917%.</p> <p>Balance Transfer APR: Gold Card ~ Your Balance Transfer rate is 13.95%. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or 1.1625%. Classic Card ~ Your Balance Transfer rate is 15.95%. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or 1.32917%.</p> <p>Cash APR: Gold Card ~ Your Cash rate is 13.95%. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or 1.1625%. Classic Card ~ Your Cash rate is 15.95%. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or 1.32917%.</p> <p>Military Lending APR: Effective October 1, 2017, Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).</p>	
As a condition of your credit card account, you may be required to grant a security interest in a deposit account. In the event that your credit card is secured by a deposit account, you will be provided with a separate document referred to as the Assignment of Deposit Account.	