



Please see terms, rates and fees in Important Disclosures

APPLICANT *(Please print)* Credit Limit Requested \$ \_\_\_\_\_

Name \_\_\_\_\_ Mother's Maiden Name \_\_\_\_\_  
(as you want it to appear on your card)

Physical Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Billing Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
(if different from physical address)

Length of Residence \_\_\_\_\_  Own  Rent  Other Monthly Payment \$ \_\_\_\_\_

Home Phone ( ) \_\_\_\_\_ Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Cell Phone ( ) \_\_\_\_\_ Email Address \_\_\_\_\_

Employer or Source of Income\* \_\_\_\_\_ Job Title \_\_\_\_\_ How Long (yrs.) \_\_\_\_\_

If self-employed, please list nature of business \_\_\_\_\_

Annual Income\* \_\_\_\_\_ Business Phone ( ) \_\_\_\_\_ U.S. Citizen  Yes  No

Previous Employer \_\_\_\_\_ Job Title \_\_\_\_\_ How Long (yrs.) \_\_\_\_\_

Nearest Relative (not living with you) \_\_\_\_\_ Home Phone ( ) \_\_\_\_\_ Relationship \_\_\_\_\_

CO-APPLICANT *Complete (please print)* Joint Responsibility  User (no credit report)  Guarantor (no card issued)

Co-Applicant's Name (as you want it to appear on your card) \_\_\_\_\_ U.S. Citizen  Yes  No

Physical Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Billing Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
(if different from physical address)

Home Phone ( ) \_\_\_\_\_ Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Cell Phone ( ) \_\_\_\_\_ Email Address \_\_\_\_\_

Employer or Source of Income\* \_\_\_\_\_ Job Title \_\_\_\_\_ How Long (yrs.) \_\_\_\_\_

If self-employed, please list nature of business \_\_\_\_\_

Annual Income\* \_\_\_\_\_ Business Phone ( ) \_\_\_\_\_

\* You do not need to include income from alimony, child support or separate maintenance payments unless you want us to consider it for this application.

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 approved, 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 \_\_\_\_\_ X \_\_\_\_\_  
 Applicant Signature Date Co-Applicant Signature Date

AUTOMATIC PAYMENT OPTION   
 If you would like your payment deducted from your checking or savings account, please check here and an automatic payment set-up form will be mailed to you.

BALANCE TRANSFER

Request Transfer of Balance: If you would like to transfer your present balance from another credit card to your new CNB VISA please include the most current statement for the card you would like us to pay and verify the amount below.

Credit Card Account Number \_\_\_\_\_ Amount to be Transferred \$ \_\_\_\_\_

Signature \_\_\_\_\_

As of the date at the bottom of this application, the information listed was accurate. Because rates and terms are subject to change, you may contact us for the current information by calling (844) 260-2195, writing to P.O. Box 300, Neodesha, KS 66757, or email us at [creditcarddept@communitynational.net](mailto:creditcarddept@communitynational.net)

The **Cardholder Agreement** should be reviewed for all conditions and terms.

## NO ANNUAL FEE!

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>4.99% Introductory Rate for the first 6 months</b> After that, your APR will be as follows based on your creditworthiness.*</p> <p><b>15.24%</b> for Platinum</p> <p><b>18.24%</b> for Classic Your APR will vary based with the market based on the prime rate**</p>
<b>APR for Balance Transfers</b>	<b>Same as Purchase Rate</b>
<b>APR for Cash Advances</b>	<b>18% Fixed</b>
<b>Penalty APR and When it Applies</b>	<p><b>15.24% for Platinum**      18.24% for Classic**</b> We may end your introductory APR and apply the Penalty APR if your payment is received past the Payment Due Date.</p>
<b>Paying Interest</b>	<p>Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on retail purchases, balance transfers, and/or cash advances if you pay your entire balance by the due date.</p>
<b>For Credit Card Tips from The Consumer Financial Protection Bureau</b>	<p>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</p>
Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul>	<p><b>\$5 or 2% of the amount advanced, whichever is greater.</b></p> <p><b>3%.</b></p>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	<p><b>\$25.00.</b></p> <p><b>\$25.00.</b></p>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases) which is explained in detail in your Cardholder Agreement.

\*In event you do not qualify for a Platinum Rewards card, we will automatically consider you for our Classic card.

\*\*Your APR may vary monthly. Your Rate is determined by adding 9.74% for Classic or 6.74% for Platinum to the "Prime Rate" published in the Wall Street Journal under the "Money Rates" subsection on the last business day of the month.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardholder Agreement.