



1 Hudson Street, Kinderhook, NY 12106  
Ph 518.758.7101 www.yourkindofbank.com

# Credit Card Application

**CHECK BOX FOR JOINT ACCOUNT:**  If you are applying for a joint account or an account that you and another person will use, complete all sections, providing information about the Joint Applicant or user. We intend to apply for joint credit.

(Applicant Signature) \_\_\_\_\_ (Joint Applicant Signature) \_\_\_\_\_

Credit limit requested \$ \_\_\_\_\_  
Card choice (check one)  
 Visa  MasterCard  
Account choice (check one)  
 Individual account  
 Joint account  
 Credit limit increase  
Attach a current pay stub to application.

Note: All applicable sections should be filled out completely or processing of the application may be delayed. \*You need not furnish alimony, child support or maintenance income information if you do not want us to consider it in evaluating your application.

## APPLICANT

Last Name	First Name	Middle	SSN#:			
Date of Birth	No. of Dependents	Home Phone	Own___	Rent___	Other___	Monthly Payment \$
Current Address	City	State	ZIP Code	How long? (years)		
Mailing Address	City	State	ZIP Code	How long? (years)		
Previous Address	City	State	ZIP Code	How long? (years)		
Employer	Self-Employed?	Work Phone	How long? (years)			
Address	City	State	ZIP Code	Position	Mo. Gross Inc. \$	
Name/Address Previous Employer	City	State	ZIP Code	How long? (years)		
Source of Additional Income*	Amt per month \$					
Nearest Relative (not living with you)		Home Phone	Relationship			
Their Address	City	State	ZIP Code	Your Mother's Maiden Name		
Are you currently in the U.S. Military? <input type="checkbox"/> Yes <input type="checkbox"/> No		If yes, are you on Active Duty status? <input type="checkbox"/> Yes <input type="checkbox"/> No				

## CO - APPLICANT OR SPOUSE (Complete this section only if Co-Applicant or Spouse is applying for a joint account)

Last Name	First Name	Middle	SSN#:			
Date of Birth	No. of Dependents	Home Phone	Own___	Rent___	Other___	Monthly Payment \$
Current Address	City	State	ZIP Code	How long? (years)		
Mailing Address	City	State	ZIP Code	How long? (years)		
Previous Address	City	State	ZIP Code	How long? (years)		
Employer	Self-Employed?	Work Phone	How long? (years)			
Address	City	State	ZIP Code	Position	Mo. Gross Inc. \$	
Name/Address Previous Employer	City	State	ZIP Code	How long? (years)		
Source of Additional Income*	Amt per month \$					
Nearest Relative (not living with you)		Home Phone	Relationship			
Their Address	City	State	ZIP Code	Your Mother's Maiden Name		
Are you currently in the U.S. Military? <input type="checkbox"/> Yes <input type="checkbox"/> No		If yes, are you on Active Duty status? <input type="checkbox"/> Yes <input type="checkbox"/> No				

## CREDIT INFORMATION (Attach additional sheet if necessary)

Bank Name and Address	Branch	Loans	Open	Closed
Checking Account Number/Name Listed	Savings Account Number/Name Listed			
Name & Address of Creditor(s)	Name Under Which Account is Carried	Account Number	Balance	Monthly Payment
1. Automobile _____	_____	_____	\$	\$
2. Home Mortgage _____	_____	_____	\$	\$
3. Bank Credit Card _____	_____	_____	\$	\$
4. Other _____	_____	_____	\$	\$

## INTEREST RATE & INTEREST CHARGES

Annual Percentage Rate (APR) on Purchases	<b>12.90%</b>
APR for Balance Transfers	12.90%
APR for Cash Advances	12.90%
Paying Interest	We will not charge you any interest on purchases if you pay your entire balance by the due date each month. The Interest charge on cash advance begins from the date you obtained the cash advance. The Interest Charge on balance transfers begins from the date the transaction is posted to your account.
Minimum Interest Charge	If you are charged interest, the charge will be no less than <b>\$0.50</b>
For Credit Card tips from the Consumer Finance Protection Board	To learn more about factors to consider when applying for or using a credit card, visit the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

## FEES

Annual Fees	<b>None.</b>
Transaction Fees	<b>None.</b>
• Balance Transfer Fees	<b>3%</b> of each balance transfer; <b>\$5.00</b> minimum
• Cash Advance Fees	<b>3%</b> of each cash advance; <b>\$5.00</b> minimum
• Fees for Foreign Purchases	<b>1%</b> of each US Dollar amount for currency conversion. <b>0.80%</b> if no conversion occurs.
Penalty Fees	
• Late Fees	Up to <b>\$25.00</b>
• Return Payment Fee	Up to <b>\$30.00</b>
• Over-the-Limit Fee	<b>None</b>

How will we calculate your balance?: We will use a method called AVERAGE DAILY BALANCE (including new purchases).

## SIGNATURE(S)

Information is current as of May 1, 2013. Because rates and terms are subject to change; you may contact us for the current information by writing or calling the Main Office as shown at the top of this application. A Finance Charge will be imposed on Credit Purchases only if you elect not to pay the entire New Balance shown on your monthly statement for the previous billing cycle within 25 days from the closing date of that statement. If you elect not to pay the entire New Balance shown on your previous monthly statement within that 25-day period, a Finance Charge will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new Credit Purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire New Balance is paid in full, or until the date of payment if more than 25 days from the closing date. The Finance Charge for a billing cycle is computed by applying the monthly Periodic Rate to the average daily balance of Credit Purchases which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle, any new Credit Purchases posted to your account, and subtracting any payments as received and credits as posted to your account but excluding any unpaid Finance Charges. A Finance Charge will be assessed on cash advances from the date of the cash advance, or the first day of the billing cycle in which the cash advance is posted, whichever is later, and will continue to accrue until payment in full is made. Cash Advances will be calculated in the same manner as explained for Credit Purchases.

**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 verifications may be given based on 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 bank card 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 this is a joint application, the undersigned shall have joint and several liability for any and all credit extended from time to time.

X \_\_\_\_\_ Date X \_\_\_\_\_ Date  
Authorized Signature Authorized Signature

**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 required information that identifies each person 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 to see your driver's license or other identifying documents. We may also ask for similar identifying information concerning individuals with authority or control over the account.



USA PATRIOT ACT INFORMATION FORM

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 every customer. When applying for a loan, applicants will be asked for their name, address, date of birth and other information that will allow lenders to identify them. Applicants will also be asked to show their driver's license or other identifying documents.

THE FOLLOWING CUSTOMER INFORMATION MUST BE OBTAINED TO BE IN COMPLIANCE WITH THE USA PATRIOT ACT. THIS INFORMATION MUST BE RETAINED FOR FIVE YEARS AFTER THE ACCOUNT IS CLOSED.

Required Information:

Borrower Name: \_\_\_\_\_

Borrower Mother's Maiden Name: \_\_\_\_\_ Borrower Place of Birth: \_\_\_\_\_

Method of Identification for Borrower (only one form of verification is required)

- (1) Driver's License: State: \_\_\_\_\_ DL# \_\_\_\_\_ Issue Date: \_\_\_\_\_ Exp. Date: \_\_\_\_\_
(2) Passport: # \_\_\_\_\_ Country: \_\_\_\_\_ Issue Date: \_\_\_\_\_ Exp. Date: \_\_\_\_\_
(3) Military ID: Country \_\_\_\_\_ Issue Date: \_\_\_\_\_ Exp. Date: \_\_\_\_\_
(4) State ID: State: \_\_\_\_\_ # \_\_\_\_\_ Issue Date: \_\_\_\_\_ Exp. Date: \_\_\_\_\_
(5) Green Card: Country: \_\_\_\_\_ #: \_\_\_\_\_ Exp. Date: \_\_\_\_\_
(6) Immigration Card: Country: \_\_\_\_\_ #: \_\_\_\_\_ Exp. Date: \_\_\_\_\_
(7) Gov't ID (VISA): Gov't Branch: \_\_\_\_\_ #: \_\_\_\_\_ Exp. Date: \_\_\_\_\_
(8) Other Document: \_\_\_\_\_ Issue Date: \_\_\_\_\_ Exp. Date: \_\_\_\_\_

Borrower Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Borrower Name: \_\_\_\_\_

Co-Borrower Mother's Maiden Name: \_\_\_\_\_ Co-Borrower Place of Birth: \_\_\_\_\_

Method of Identification for Co-Borrower (only one form of verification is required)

- (1) Driver's License: State: \_\_\_\_\_ DL# \_\_\_\_\_ Issue Date: \_\_\_\_\_ Exp. Date: \_\_\_\_\_
(2) Passport: # \_\_\_\_\_ Country: \_\_\_\_\_ Issue Date: \_\_\_\_\_ Exp. Date: \_\_\_\_\_
(3) Military ID: Country \_\_\_\_\_ Issue Date: \_\_\_\_\_ Exp. Date: \_\_\_\_\_
(4) State ID: State: \_\_\_\_\_ # \_\_\_\_\_ Issue Date: \_\_\_\_\_ Exp. Date: \_\_\_\_\_
(5) Green Card: Country: \_\_\_\_\_ #: \_\_\_\_\_ Exp. Date: \_\_\_\_\_
(6) Immigration Card: Country: \_\_\_\_\_ #: \_\_\_\_\_ Exp. Date: \_\_\_\_\_
(7) Gov't ID (VISA): Gov't Branch: \_\_\_\_\_ #: \_\_\_\_\_ Exp. Date: \_\_\_\_\_
(8) Other Document: \_\_\_\_\_ Issue Date: \_\_\_\_\_ Exp. Date: \_\_\_\_\_

Co-Borrower Signature: \_\_\_\_\_ Date: \_\_\_\_\_