

CREDIT APPLICATION

VISA® Gold Rewards Credit Card

Credit Line Requested: \$1,000 \$2,000 \$5,000 Other \$ _____



Check one of the following. You may qualify for a joint or separate account.

- SEPARATE ACCOUNT: Complete Applicant section and sign application. Complete Co-Applicant section with information about spouse only if you are married and are a Wisconsin resident. (Only applicant should sign application.)
JOINT CREDIT WITH SPOUSE: Complete Applicant section and Co-Applicant section and both sign application. We intend to apply for joint credit: (Initials) Applicant _____ Co-Applicant _____
JOINT CREDIT WITH SOMEONE who is not your spouse: Each of you must complete a separate application as if applying for separate credit and submit them together, including completing the Co-Applicant section if you are married and a Wisconsin resident.
We intend to apply for joint credit: (Initials) Applicant _____ Co-Applicant _____

APPLICANT INFORMATION

Form with fields for Name, Social Security Name, Street Address, City, State, Zip Code, Date of Birth, Cell Phone Number, Email Address, Employer, Employer Telephone Number, Gross Monthly Income, Occupation/Job Title, and Additional Monthly Income.

CO-APPLICANT/SPOUSE INFORMATION

Form with fields for Name, Social Security Name, Street Address, City, State, Zip Code, Date of Birth, Cell Phone Number, Email Address, Employer, Employer Telephone Number, Gross Monthly Income, Occupation/Job Title, and Additional Monthly Income.

REQUEST FOR AUTOMATIC PAYMENTS (OPTIONAL)

Cardholder requests monthly payments on this credit card account automatically paid from the checking or savings account listed below. Cardholder authorizes UB&T to initiate an automatic monthly payment on the payment due date that is shown on each monthly statement for the following account (check one):

- Minimum Payment Due
Entire Amount on the last Account Statement
Fixed Monthly Payment Amount (if selected, fill in monthly payment amount _____)

Cardholder agrees to make regular payments on this credit card account until it is noted on the statement that it will be deducted automatically. Cardholder can stop payment at any time by notifying UB&T verbally or in writing at least three (3) business days before any scheduled payments.

Account Type (Checking or Savings): _____ Financial Institution: _____
Account Number: _____ Signature: _____

SIGNATURE REQUEST

The undersigned provides this information for the purpose of obtaining credit, certifying that it is true and complete, authorizing UB&T to verify it, obtain additional information (including credit reports) and furnish credit information to others concerning my credit standing.

X _____ X _____
Applicant Signature Date Applicant Signature Date

FOR MARRIED WISCONSIN APPLICANTS ONLY:

I certify that the credit being applied for, if granted, will be incurred in the interest of my marriage or family.

APPLICANT SIGNATURE _____ DATE _____

Referred by: _____

Applicable Law:

The above rates and fees are governed, as are your Cardholder Agreement and Account, by the laws and regulations of the State of Wisconsin, as well as the applicable laws and regulations of the United States of America.

For additional information go to the Consumer Financial Protection Bureau website: http://www.consumerfinance.gov/

To Contact Union Bank & Trust Company Loan Department:

Email - loanprocessors@ub-t.com
Phone - (608) 882-5200
Mail - P.O. Box 15, Evansville WI 53536



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	10.75% when you open your account. After that, your APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	10.75% when you open your account. After that, your APR will vary with the market based on the Prime Rate.
APR for Cash Advances	10.75% when you open your account. After that, your 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 any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
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 Fee	None
Transaction Fees	Either \$5.00 or 5.00% of the amount of each cash advance, whichever is greater
<ul style="list-style-type: none"> • Cash Advance • Lender's ATM Fee • Foreign Transaction 	None 1% of each transaction in U.S. dollars
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Return Payment 	Up to \$25.00 . Up to \$25.00 .

How Will We Calculate Your Balance:

We use a method called "Average Daily Balance (including new purchases)".

The information in this table was printed and is accurate as of 03-22-2018 and is subject to change after this date. Contact your community banker to learn of any change in the information since it was printed by mailing your request to UB&T, PO Box 15, Evansville Wisconsin 53536.

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR BILL:

If you think your bill is wrong, or if you need more information about a transaction on your bill write us on a separate sheet of paper at UNION BANK & TRUST COMPANY, P.O. BOX 15, EVANSVILLE, WISCONSIN 53536-0015 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at (608) 882-5200, but doing so will not preserve your rights.

In your letter, give us the following information:

- (1) Your name and account number.
- (2) The dollar amount of the suspected error.
- (3) Describe the error or explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question(s), we cannot report you as delinquent or take any action to collect the amount in question.

NOTICE:

You agree that we may obtain and use consumer credit reports and exchange credit information in connection with this offer and any update, renewal or extension of credit we may extend to you. If you request, we will inform you whether any credit report was requested and, if so, the name and address of the consumer reporting agency which furnished the report. As permitted by law, we may share account and other information as well as information contained in your Application and in any credit report on you, with any UB&T affiliates and others. Complete details regarding our rights to share information will be provided to you after an account is established. You agree that we will consider this an Application for a Visa® Gold account. You agree that we reserve the right, based upon our evaluation of information furnished by you or others, not to open an account. You must be at least 18 years old to qualify (19 in AL and NE; 21 in MS). Married applicants may apply for separate credit.

Anti-Terrorism:

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. To process the Application, we must have your name, street address, date of birth and other identifying information, and we may ask for identifying documents from you as well.

State Laws Require the Following Notices:

California Residents: A married applicant may apply for a separate account. After approval, each applicant shall have the right to use this account to the extent of the credit limit set by the creditor and each applicant may be liable for the amount extended under this account to any joint applicant. Delaware Residents: Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month. New York Residents: New York residents may contact the New York State Banking Department at 1-800-518-8866 to obtain a comparative listing of credit card rates, fees and grace periods. 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. Married Wisconsin Residents: Your signature confirms that this loan obligation is being incurred in the interest of your marriage or family. No provision of any marital property agreement, unilateral statement or court decree adversely affects a creditor's interest unless, prior to the time the credit is granted, the creditor is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision.

Applicable Law:

The above rates and fees are governed, as are your Cardholder Agreement and Account, by the laws and regulations of the State of Wisconsin, as well as the applicable laws and regulations of the United States of America.