

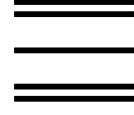


**LOW  
8.9% APR**

**Apply  
Today...  
It's Easy!**

FROM \_\_\_\_\_

\_\_\_\_\_



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DAKOTA HERITAGE STATE BANK  
PO BOX 107  
CHANCELLOR SD 57015-0107



# VISA® APPLICATION

Yes, I would like a Dakota Heritage State bank:  VISA®  VISA® Credit line increase

## INDIVIDUAL APPLICANT INFORMATION

NAME (Last, First, Middle)

ADDRESS (Street, City, State, Zip)

Own

How long?

Monthly Mortgage or Rent Payment

Rent

\$

MAILING ADDRESS (Street, City, State, Zip)

HOME PHONE

CELL PHONE

SOCIAL SECURITY #

DATE OF BIRTH

EMPLOYER

EMPLOYER PHONE

YEARS AT THIS EMPLOYMENT

PREVIOUS EMPLOYMENT

YEARS THERE

ANNUAL SALARY/INCOME

SOURCES OF OTHER INCOME

NAME OF NEAREST RELATIVE NOT LIVING WITH YOU

RELATIONSHIP

RELATIVE'S ADDRESS

PHONE

## JOINT APPLICANT INFORMATION

NAME (Last, First, Middle)

ADDRESS (Street, City, State, Zip)

Own

How long?

Monthly Mortgage or Rent Payment

Rent

\$

MAILING ADDRESS (Street, City, State, Zip)

HOME PHONE

CELL PHONE

SOCIAL SECURITY #

DATE OF BIRTH

EMPLOYER

EMPLOYER PHONE

YEARS AT THIS EMPLOYMENT

PREVIOUS EMPLOYMENT

YEARS THERE

ANNUAL SALARY/INCOME

SOURCES OF OTHER INCOME (Disclose only if you would like it considered for this application)

## BALANCE TRANSFER REQUEST

Credit Card Account #	Company Name	Address	Amount \$
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Credit Card Account #	Company Name	Address	Amount \$
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## INTEREST RATES & INTEREST CHARGES - VISA® CARD

**ANNUAL PERCENTAGE RATE (APR) For Purchases**

**8.90% fixed**

**APR for Balance Transfers**

**8.90% fixed**

**APR for Cash Advances**

**17.80% fixed**

**Penalty APR and When It Applies**

**None**

**How to Avoid Paying Interest on Purchases**

Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date (Grace Period) each month.

**Minimum Interest Charge**

If you are charged interest, the charge will be no less than \$1.50

**For Credit Card Tips from the Federal Reserve**

To learn more about factors to consider when applying for or using credit card, visit the website of the Federal Reserve Board at: <http://www.federalreserve.gov/creditcard>

## FEES

## VISA CARD

### PENALTY FEES:

**LATE PAYMENT FEE**

**\$20.00**

**RETURN PAYMENT FEE**

**\$20.00**

**How We Will Calculate Your Balance:** We use a method called "average" daily balance (including new purchases)". See your account agreement for more details. Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

- Free \$150,000 travel/accident Insurance
- Access to CIRRUS TM network of automated teller machines

DISCLOSURE STATEMENT: Debt Protection is not a deposit of, other obligation of, or guaranteed by Dakota Heritage State Bank. It is not insured by the bank, the FDIC or any other agency of the United States. You are not required to purchase the Debt Protection, nor are you prohibited from purchasing insurance elsewhere, to receive an extension of credit from Dakota Heritage State Bank.

Applicant's Signature

Date

PLEASE READ BEFORE SIGNING: The above information is given to obtain credit privileges. I (we) hereby authorize the obtaining of information concerning any statement made herein including a credit report and, I (we) agree to be bound by the terms of the VISA® Cardholder Agreement. We intend to apply jointly for credit

Applicant's Signature

Date

Joint-Applicant's Signature

Date

The disclosures above are accurate as of 02/10. These terms are subject to change after this date. Call Dakota Heritage State Bank at (605) 647-2228 for any changes in the terms disclosed or write Dakota Heritage State Bank, PO Box 107, Chancellor, SD 57015.