



Low 8.9% APR

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



DAKOTA HERITAGE STATE BANK

DAKOTA HERITAGE Bankcard

VISA

VISA

CIRRUS

VISA® APPLICATION

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

Your Personal Information

Full Name
Home Address or Mailing Address
City/State/Zip
Home Phone
Social Security #
Business Name or Employer
Years There
Business Phone
Previous Employment
Years There
Annual Salary/Income
Date of Birth
Do you own your home?
Amount of mortgage or rent payment

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 _____

Joint Application Information

(Please answer these questions about any joint applicant who will be equally responsible for repaying the loan.)

Full Name
Social Security #
Address
City/State/Zip
Business Name or Employer
Years There
Business Phone
Previous Employment
Years There
Annual Salary/Income
Date of Birth

- Checks available to transfer other credit card balances
- Free \$150,000 travel/accident insurance
- Access to CIRRUS™ network of automated teller machines

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 and, I (we) agree to be bound by the terms of the VISA® Cardholder Agreement.

Applicant's Signature _____ Date _____

Joint-Applicant's Signature _____ Date _____

IMPORTANT DISCLOSURES - VISA® TERMS & CONDITIONS

ANNUAL PERCENTAGE RATE:	MONTHLY PERIODIC RATE:	BALANCE CALCULATIONS METHOD FOR PURCHASES:	GRACE PERIOD FOR REPAYMENT OF THE BALANCE FOR PURCHASES:	LATE PAYMENT & OVER-THE-CREDIT LIMIT FEE:
8.9% or Cash Advances 17.8%	.74% 1.48%	Average Daily Balance (including new transactions) Method	25 days after the statement date no Grace period	\$20.00

Your account will be charged a \$20.00 Return Check Fee on any checks your bank does not honor.

The disclosures above are accurate as of 4/06. 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.

Refold and tape application closed across the top.