

APPLICATION

PRIMARY APPLICANT (OMITTED INFO MAY CAUSE APPLICATION TO BE DECLINED – PRINT ALL INFO CLEARLY)

First	Middle	Last Name	
Street Address	Apt. #	Mailing Address (if different)	
City	State	Zip	
Home Phone Number () -	No. of Dependents	Social Security Number - -	Date of Birth / /

Type of Card Preferred: Choose One

- VISA®**
(Minimum annual income requirement \$12,000)
- VISA® Platinum**
(Minimum annual income requirement \$50,000)

ABOUT YOURSELF

Your Cell Phone # ()	Current Address (Choose One)	<input type="checkbox"/> OWN	<input type="checkbox"/> RENT	<input type="checkbox"/> OTHER	# Of Years
Your Email Address	Your Security Password (Required for Security Reasons)				
Name of Nearest Relative (Not Living With You)	Relationship				
Address	City	State	Zip		

EMPLOYMENT (REQUIRED INFORMATION)

Company Name (If self employed – explain)	
Occupation	Years There
Monthly Gross Salary \$	Employer's Phone No. () -
Source of Other Income*	Amount \$
Please Check if you have any of the following: <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> CD's <input type="checkbox"/> NOW	

CO-APPLICANT (COMPLETE FOR JOINT ACCOUNT)

First	Middle	Last Name	
Social Security No.		Date of Birth / /	
Company Name/Occupation	Years There		
Monthly Gross Salary \$	Employer's Phone No. () -		
Source of Other Income* \$	Amount	Relationship to Applicant	

DISCLOSURE OF REQUIRED CREDIT INFORMATION

The information about the cost of the VISA or VISA Platinum card described in this application is accurate as of July 2007. This information may have changed after that date. To find out what may have changed, call us at 1-800-356-8085.

Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances

Fixed **4.9%** introductory rate for 6 months.

Thereafter, **19.15%** variable for standard VISA accounts;

9.9% fixed for VISA Platinum accounts.

Other APRs

None

Variable Rate Information For Standard VISA Accounts

Your APR may vary. The non-introductory rate for purchases, cash advances and balance transfers is determined monthly by adding **10.9%** for standard VISA accounts to the U.S. Prime Rate published in *The Wall Street Journal* on the 10th day (or prior business day) of the prior month. The APR will not be lower than **16.9%** for standard VISA accounts. Currently, **19.15%** for standard VISA accounts. Maximum APR of **21%**.

Grace Period for Repayment of Balances for Purchases:

You have 25 days on average to repay your balance in full.

Method of Computing the Balance for Purchases:

Average Daily Balance Method (including current transactions)

Annual Fees: None

Minimum Finance Charge: None

Transaction Fee for Purchases: None

Late Payment Fee: \$20.00

Over the Credit Line Fee: \$29.00

Transaction Fee for Cash Advances: 4% of the amount of each cash advance, but not less than \$4.

DATED SIGNATURES (REQUIRED)

I've answered the questions in this application fully and truthfully, and all information provided is correct. I authorize you to obtain information to check my credit records and statements made in the application. Please mail all cards, credit agreements (if any), monthly billing statements and all correspondence to the home address listed in the Applicant information. I promise not to use the account until I have received and read a copy of the agreement, as amended from time to time, governing its use and have agreed to its terms. If this application is for a joint account, I understand that each person who signs this application will be liable for the full amount of credit advanced. All applications are subject to credit review and approval. If not approved for a VISA Platinum Card, this application will automatically be reviewed for issuance of a standard VISA card. Your account will be issued through Security Bankcard Center Inc., a subsidiary of Arvest Bank, Fayetteville, Arkansas. **IMPORTANT: IF THIS IS A JOINT ACCOUNT, APPLICANT AND JOINT APPLICANT MUST SIGN THE APPLICATION IN ORDER FOR EACH TO BE ISSUED A CARD.**

X

Applicant Signature

Date

X

Co-Applicant Signature

Date

* OTHER INCOME - Alimony, child support or separate maintenance do not have to be disclosed unless you wish to have them considered as part of your income.

BALANCE TRANSFER AUTHORIZATION REQUEST

Please pay off the current balance on my existing VISA or MasterCard account. The transferred balance will be charged as a cash advance. I understand that if the total payment amount requested exceeds the credit limit on my new credit card account, you will make the maximum amount of payment possible up to my new credit limit.

ACCOUNT NUMBER	AMOUNT TO PAYOFF	CARD ISSUER	
PAYMENT ADDRESS	CITY	STATE	ZIP CODE
X SIGNATURE			DATE

POINTS TO ANYWHERE AWARDS PROGRAM ENROLLMENT

Enroll me in the Points to Anywhere Award Program. I understand that my credit card will be charged a nonrefundable annual fee of \$24.95. **IMPORTANT: INITIALS REQUIRED TO ENROLL IN THE POINTS TO ANYWHERE AWARDS PROGRAM.** Please Initial _____ Date _____

CREDIT CARD USE ONLY

APP. BY	DATE	ACCOUNT NUMBER	
NO. CARDS	CR LIMIT	DTI	SCR

BANK USE ONLY

ASSOCIATE NAME	BANK/BRANCH STAMP
ASSOCIATE ID#	