

PLATINUM VISA APPLICATION

The minimum combined income requirement for a Platinum Visa is \$50,000 annually. If your income is below the required level, we will consider you for a Classic Visa.

ACCOUNT REQUEST

Individual Joint

We intend to apply for joint credit.

Applicant: _____ Co-Applicant: _____

APPLICANT

LAST NAME	FIRST NAME	MIDDLE INITIAL	MOTHER'S MAIDEN NAME (for security purposes)		REQUESTED AMOUNT (\$20,000 MAX)
STREET ADDRESS (required)		CITY	STATE	ZIP CODE	YEARS AT ADDRESS
MAILING ADDRESS		CITY, STATE & ZIP	<input type="checkbox"/> OWN <input type="checkbox"/> RENT	NAME OF LANDLORD OR MORTGAGE CO.	MONTHLY RENT OR MORTGAGE PMT.
BIRTH DATE (required)	SOCIAL SECURITY NUMBER (required)		HOME PHONE	EMAIL ADDRESS	(required)
PREVIOUS STREET ADDRESS		CITY	STATE	ZIP CODE	YEARS AT ADDRESS
CURRENT EMPLOYER OR SOURCE OF INCOME			POSITION	BUSINESS PHONE	NO. OF YEARS
GROSS MONTHLY INCOME*			OTHER INCOME* (source of other income)		
PREVIOUS EMPLOYER OR SOURCE OF INCOME		POSITION	BUSINESS PHONE	NO. OF YEARS	
NAME OF CLOSEST RELATIVE NOT LIVING WITH YOU		HOME PHONE	ADDRESS OF CLOSEST RELATIVE		

CO-APPLICANT

Complete the following questions about your spouse if you choose to rely on the income or assets of your spouse. If you have a co-applicant or are requesting an authorization for a use of the account, provide information about that person. If you are relying on alimony, child support or separate maintenance payments or on the income or assets of another person, complete regarding that person.

NAME OF SPOUSE/CO APPLICANT		BIRTH DATE (required)	SOCIAL SECURITY NUMBER (required)		
STREET ADDRESS (required)		CITY	STATE	ZIP CODE	YEARS AT ADDRESS
BUSINESS EMPLOYER OR SOURCE OF INCOME		POSITION	BUSINESS PHONE	NO. OF YEARS	GROSS MONTHLY INCOME*
NAME OF CLOSEST RELATIVE NOT LIVING WITH YOU		HOME PHONE	ADDRESS OF CLOSEST RELATIVE		

* Alimony, child support or separate maintenance income need not be revealed if you do not wish it to be considered as a basis for repaying the obligation.

BALANCE TRANSFER

1. ACCOUNT NUMBER	AMOUNT TO BE PAID	PAY TO			
ADDRESS	CITY	STATE	ZIP CODE		
2. ACCOUNT NUMBER	AMOUNT TO BE PAID	PAY TO			
ADDRESS	CITY	STATE	ZIP CODE		

Initial balance transfers are free. If you currently have a minimum payment due, please pay it in order to avoid delinquency while your application and/or the balance transfer request is being processed. Balance transfers are subject to your available credit limit. In the event that your request(s) exceeds the amount of your credit line, we will fulfill your request(s) up to your available credit limit, decline to process one (1) or more requests and/or complete one (1) request in a partial amount. If you have a dispute with any creditor and you pay the balance by transferring it, you may lose certain rights.

SIGNATURES

Federal law requires us to obtain, verify, and record information that identifies each person who opens an account, to help the government fight the funding of terrorism and money laundering activities. The information requested includes names, street address, date of birth and Social Security number. We may also ask to see your driver's license or other identifying information. The undersigned individual(s) understands that the use of any card issued in connection with this application shall be subject to the terms of the Prime Rate Visa Agreement and Disclosure statement which will be sent with the card. The individual applicant and the joint applicant will be liable for all charges incurred jointly and separately according to the Prime Rate Visa Agreement and Disclosure. I/We authorize Federated Bank to investigate any facts, or obtain and exchange reports regarding this application or resulting account with credit reporting agencies and others including affiliates of Federated Bank. Upon request I/We will be informed of each agency's name and address. I/We understand that you will retain this application whether or not it is approved.

I/We have read this entire application, agree to its terms, and certify the information is correct.

SIGNATURE OF APPLICANT _____ DATE _____ SIGNATURE OF CO-APPLICANT (if applicable) _____ DATE _____

Annual Percentage Rate (APR) for Purchases

7.99%

This APR will vary with the market based on the Prime Rate.

APR for Balance Transfers

7.99%

This APR will vary with the market based on the Prime Rate.

APR for Cash Advances

7.99%

This APR will vary with the market based on the Prime Rate.

Penalty APR and When it Applies

24.99%

This APR may be applied to your account if you:

- 1) Make a late payment
- 2) Go over your credit limit
- 3) Make a payment that is returned; or
- 4) Do any of the above on another account or loan you have with us

How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.

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 any interest on purchases if you pay your entire balance by the due date each month.

Minimum Interest Charge

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

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>

Annual Fee

None

Transaction Fees

Balance Transfer

None

Cash Advance

\$2.50 at ATM; **\$5.00** counter

Foreign Transaction

1.0% of the transaction amount (depending on Visa's charges)

Penalty Fees

Late Payment

Either **\$25** or **5%** of the unpaid portion of the past due amount is imposed, whichever is greater, but not to exceed **\$50**.

Over-the-Credit Limit

Either **\$25** or **2%** of the amount over limit, shall be imposed, whichever is greater, but not to exceed **\$50**.

Returned Check

\$25.00

INTEREST RATES, INTEREST CHARGES, & FEES (Accuracy of Date: 5/01/2015)

How We Will Calculate Your Balance: Using the Average daily balance (including new purchases). The minimum payment required is either **\$20** or **3%** of outstanding balance (whichever is greater).

The Annual Percentage Rate is Calculated by: Wall Street Journal Prime Rate with a floor rate of **7.99%**.