

**SECURED CREDIT APPLICATION**

Credit Limit Requested \$ \_\_\_\_\_

Check Account Choice:  
(Signature required for joint applicant)  
**Visa®**

- Individual Account
- Joint Account
- Credit Line Increase

Initial \_\_\_\_\_ Initial \_\_\_\_\_

**INTEREST RATES AND INTEREST CHARGES**

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>12.99% Fixed</b>
<b>APR for Balance Transfers</b>	<b>12.99% Fixed</b>
<b>APR for Cash Advances</b>	<b>12.99% Fixed</b>
<b>Penalty APR and When it Applies</b>	<b>17.99% Fixed</b> <small>This APR may be applied to your account if you make a late payment. <b>How long will this APR apply?</b> If an APR is increased for a late payment, the Penalty APR may apply indefinitely for future transactions. If we do not receive any Minimum Payment within 60 days of the date due, the Penalty APR will apply to all outstanding balances and future transactions on your Account. If we receive six consecutive Minimum Payments when due, beginning immediately after the increase, your APR will return to the Standard APR</small>
<b>How to Avoid Paying Interest on Purchases</b>	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 each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:** To help the government fight the funding of terrorism and money laundering activities. Federal laws require all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means to you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

<b>APPLICANT</b> Note: All applicable sections should be filled out completely to avoid delay in processing your application.	LAST	FIRST	MIDDLE	DRIVERS LICENSE #	EXP. DATE	SOCIAL SECURITY NUMBER			
	DATE OF BIRTH	NO. DEPENDENTS	HOME PHONE ( )	CELL PHONE ( )	OTHER ( )	OWN <input type="checkbox"/>	RENT <input type="checkbox"/>	OTHER <input type="checkbox"/>	MONTHLY PAYMENT \$
	CURRENT ADDRESS		CITY		STATE	ZIP CODE	HOW LONG (Years)		
	MAILING ADDRESS (if different from above)		CITY		STATE	ZIP CODE	HOW LONG (Years)		
	PREVIOUS ADDRESS (if less than 2 years at present address)		CITY		STATE	ZIP CODE	HOW LONG (Years)	EMAIL ADDRESS	
	EMPLOYER	SELF-EMPLOYED? <input type="checkbox"/> YES <input type="checkbox"/> NO		WORK PHONE ( )		DATE EMPLOYED			
	ADDRESS		POSITION/OCCUPATION		MONTHLY GROSS INCOME \$				
	NAME AND ADDRESS OF PREVIOUS EMPLOYER (if less than 2 years at present address)		HOW LONG (Yrs.)						
SOURCE OF ADDITIONAL INCOME: <i>Income from alimony, child support or separate maintenance need not be revealed if it is not considered in determining creditworthiness.</i>					AMOUNT PER MONTH \$				
NEAREST RELATIVE (NOT LIVING WITH YOU)					HOME PHONE ( )		RELATIONSHIP		

<b>CO-APPLICANT</b> Information about a co-applicant is not required for an individual account.	LAST	FIRST	MIDDLE	DRIVERS LICENSE #	EXP. DATE	SOCIAL SECURITY NUMBER			
	DATE OF BIRTH	NO. DEPENDENTS	HOME PHONE ( )	CELL PHONE ( )	OTHER ( )	OWN <input type="checkbox"/>	RENT <input type="checkbox"/>	OTHER <input type="checkbox"/>	MONTHLY PAYMENT \$
	CURRENT ADDRESS		CITY		STATE	ZIP CODE	HOW LONG (Years)		
	PREVIOUS ADDRESS (if less than 2 years at present address)		CITY		STATE	ZIP CODE	HOW LONG (Years)	EMAIL ADDRESS	
	EMPLOYER	SELF-EMPLOYED? <input type="checkbox"/> YES <input type="checkbox"/> NO		WORK PHONE ( )		DATE EMPLOYED			
	ADDRESS		POSITION/OCCUPATION		MONTHLY GROSS INCOME \$				

CREDIT INFO	NAME AND ADDRESS OF CREDITOR	NAME UNDER WHICH ACCOUNT IS CARRIED	ACCOUNT NUMBER	BALANCE	MONTHLY PAYMENT
1. HOME MORTGAGE/RENT					
2. BANK CREDIT CARD/BANK NAME AND ADDRESS					

**SIGNATURES**

**PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING:** This statement is submitted to obtain credit and I/We certify that all information herein is true and complete. I/We agree that inquiries may be made to verify information and that credit references or verification may be given based on inquiries from other parties. This offer is subject to the credit policies of this institution. I/We agree to be bound by the terms and conditions of the cardholder agreement, a copy of which will be mailed to the applicant if this application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicant's use. If this is a joint application, the undersigned shall be jointly and severally liable for any and all credit extended from time to time. We may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

X \_\_\_\_\_ DATE \_\_\_\_\_ X \_\_\_\_\_ DATE \_\_\_\_\_  
 APPLICANT SIGNATURE CO-APPLICANT SIGNATURE

**TRANSFER OF BAL REQUEST**

Upon approval, I wish to transfer my present balance on the credit card account(s) below to my new credit card account.

CREDIT CARD NUMBER \_\_\_\_\_ AMOUNT TO BE TRANSFERRED \$ \_\_\_\_\_

X \_\_\_\_\_  
 APPLICANT SIGNATURE

<b>FOR INTERNAL USE ONLY</b>	VISA GOLD ACCOUNT NO.	
	DATE APPROVED	CREDIT LINE

**FEE S**

<b>Annual Fee</b>	\$29.00	
<b>Transaction Fees</b>	<ul style="list-style-type: none"> <li>• Balance Transfers</li> <li>• Cash Advance</li> </ul>	<ul style="list-style-type: none"> <li>• None</li> <li>• Either \$3.00 or 3% of the amount of each cash advance, whichever is greater.</li> </ul>
<b>Penalty Fees</b>	<ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	<ul style="list-style-type: none"> <li>• Up to \$37.00 if the minimum payment is not received within 10 days of the payment due date.</li> <li>• Up to \$30.00</li> </ul>
<b>Other Fees</b>	<ul style="list-style-type: none"> <li>• Research</li> <li>• Copies</li> </ul>	<ul style="list-style-type: none"> <li>\$25.00 per hour (\$25 Minimum)</li> <li>\$2.00 per item</li> </ul>

**ADDITIONAL DISCLOSURES**

**HOW WILL WE 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. Payment made when any "Introductory APR" is in effect will be credited first to Introductory Plan prior to applying to any other balance.

**BONUS POINT PROGRAM**  
 Earn Bonus Points redeemable for FREE gift and Travel Awards! Simply use your FirstBank and Trust Credit Card and start earning today. Bonus points are reported on your monthly card statement. To find out how the plan works, ask one of our representatives or visit [www.scorecardrewards.com](http://www.scorecardrewards.com) for more information.

# AROUND THE WORLD

## AUTOMATIC TRAVEL ACCIDENT INSURANCE

You, your spouse and dependent children up to the age of 19 (age 23 if a full-time student at an institute of higher learning) are automatically covered with common carrier travel accident insurance every time you travel by air, bus, train, ship, taxi or any other common carrier anywhere in the world when you charge your fare to our card. This coverage is available to you at no extra cost.

- TOLL-FREE TRAVEL RESERVATION SERVICE
- BONUS TRAVEL DIVIDENDS
- AUTO RENTAL DISCOUNTS
- CREDIT CARD REGISTRATION
- KEY REGISTRATION
- CONCIERGE SERVICE
- AUTO RENTAL INSURANCE

- TRAVEL PROTECTION:
- Lost Luggage Locator Service
  - Lost or Damaged Luggage Insurance
  - Hotel-Motel Theft Insurance
- MEDICAL ASSISTANCE SERVICES
- QUARTERLY NEWSLETTER



FIRSTBANKTEXAS.COM | 806.788.0800

EQUAL HOUSING LENDER | MEMBER FDIC

FBT\_SCCA\_040115

# LOCATIONS

**FirstBank Centre**  
9816 Slide Rd.  
LUBBOCK, TX 79424  
806.788.0800

**FirstBank MidCity**  
3405 22nd St.  
LUBBOCK, TX 79410  
806.788.0817

**FirstBank South**  
7806 Indiana Ave.  
LUBBOCK, TX 79423  
806.776.0800

**FirstBank West**  
6501 19th St.  
LUBBOCK, TX 79424  
806.401.8760

**FirstBank Snyder**  
4500 College Ave.  
SNYDER, TX 79549  
325.573.9305

**FirstBank Tahoka**  
1910 Lockwood St.  
TAHOKA, TX 79373  
806.998.5395

**FirstBank Wilson**  
2000 Green Ave.  
WILSON, TX 79381  
806.628.6551



SECURED  
CREDIT CARD  
APPLICATION

ACROSS  
TOWN

