

BANKCARD CREDIT APPLICATION

Check Account Choice:

(Signature required for joint applicant)

- Individual Account
 Joint Account
 We intend to apply for joint credit
 Applicant _____ Co-Applicant _____
 Credit Line Increase

Credit Limit Requested \$ _____

SOUTH LOUISIANA BANK

Check Card Choice Visa® Gold Visa® Platinum Married Unmarried Separated

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.

APPLICANT Note: All applicable sections should be filled out completely to avoid delay in processing your application.	Last Name		First	Middle	Drivers License No. and State		Issue Date	Exp. Date	Social Security Number	
	Date of Birth		No. of Dependents		Home Phone ()		Cell Phone ()		Own <input type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/>	Monthly Payment \$
	Current Address				City	State	Zip Code		How Long (yrs)	
	Mailing Address (if different from above)				City	State	Zip Code		How Long (yrs)	
	Previous Address (if less than 2 years at present address)				City	State	Zip Code		How Long (yrs)	
	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 employer)									How Long (yrs)
	Source of Additional Income: Income from alimony, child support or separate maintenance need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.									Amount per Month \$
	Nearest Relative (Not Living With You)						Home Phone ()		Relationship	

CO-APPLICANT/SPOUSE See CO-APPLICANT/SPOUSE instructions at the bottom of this application.	Last Name		First	Middle	Drivers License No. and State		Issue Date	Exp. Date	Social Security Number	
	Date of Birth		No. of Dependents		Home Phone ()		Cell Phone ()		Own <input type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/>	Monthly Payment \$
	Current Address				City	State	Zip Code		How Long (yrs)	
	Previous Address (if less than 2 years at present address)				City	State	Zip Code		How Long (yrs)	
	Employer				Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Work Phone ()		Date Employed	
	Address				Position/Occupation				Monthly Gross Income \$	

CREDIT INFO Attach Additional Sheets if Necessary	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 application is submitted to obtain credit and I/we certify that all information herein is true and complete. I/we agree that you may make inquiries to verify information in this application and that credit references or verification may be given based on inquiries from other parties. This offer is subject to the credit policies of South Louisiana Bank. I/we agree to be bound by the terms and conditions of the cardholder agreement, a copy of which will be mailed to me if this application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by my/our use of the credit card account. If we have indicated above our intention to apply for joint credit, each of us will be jointly and severally liable for any and all credit extended from time to time under our credit card account. You may report information about my/our account to the credit bureaus. Late payments, missed payments, or other defaults on my/our account may be reflected in my/our credit report.				
	X	Applicant Signature	Date	X	Co-Applicant Signature

TRANSFER OF BAL REQUEST	Upon approval, I wish to transfer my present balance on the credit card account(s) listed below to my new credit card account.	
	<input type="checkbox"/> Credit Card Account Number _____	Amount to be transferred \$ _____
Signature _____		

FOR INTERNAL USE ONLY	Date Approved		Credit Line	Approved By
	_____		_____	_____

CO-APPLICANT/SPOUSE: Complete this co-applicant section (1) if you are applying for joint credit (as indicated above), or (2) if you are applying for individual credit and are a married resident of a community property state (Such as Louisiana). Otherwise, do not complete this section if you are applying for individual credit.
 South Louisiana Bank, Houma, LA 70361-1718 **FOLD AND SECURE WITH TAPE FOR MAILING** Application ©2009 FIS® 11/
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Interest Rates and Interest Charges	Visa® Gold and Visa® Platinum
Annual Percentage Rate (APR) for Purchases	11.90%
APR for Balance Transfers	11.90%
APR for Cash Advances	15.90%
Penalty APR and When it Applies	None
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases or balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.00
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 web site of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .
Fees	Visa® Gold and Visa® Platinum
Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advances • Foreign Transaction • Pay by Phone 	None Up to 4.0% of the amount advanced (\$2.00 minimum, \$100.00 maximum) Up to 1.0% of each transaction in U.S. dollars None
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Over-the-Credit-Limit • Returned Payment 	Up to \$15.00 None None
Other Fees	None

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