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CB&S BANK
P.O. BOX 910
RUSSELLVILLE, AL 35653



Reward Yourself
with the CB&S Bank
SCORECARD[®]
Credit Card!

APPLY TODAY!
See inside



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02/23



EARN POINTS FOR YOUR EVERYDAY PURCHASES!

With your CB&S Bank **ScoreCard Rewards**[®] card, you can earn points toward **gift cards, merchandise, or travel with each purchase.**

The **ScoreCard Rewards** card provides a flexible, convenient way to make all your purchases while rewarding yourself at the same time! Our card comes with the same personal, friendly service you expect from CB&S Bank, and it gives you all the value and buying power you need. With the CB&S Bank **ScoreCard Rewards** card, enjoy these great features:

BUYING POWER: Your new Visa[®] or MasterCard[®] is packed with everything you need to take you anywhere you need to go.

CONVENIENCE: Enjoy more shopping, more fine restaurants, and more travel opportunities with your Visa[®] or MasterCard[®], whether you're going across town or around the world.

SECURITY: Your new Visa[®] or MasterCard[®] is backed by their zero liability policy, so rest assured that your card is safe and secure.

When you use the CB&S Bank **ScoreCard Rewards** card for the purchase of goods or services, the following benefits are yours:

TRAVEL ACCIDENT INSURANCE: You, your spouse and dependent children up to the age 19 (age 25 if a full-time student at any 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 entire fare to our card. This coverage is provided to you at NO EXTRA COST.

SCORECARD BONUS POINTS: Earn Bonus Points for every net retail purchase you make with your CB&S Bank Credit Card! You can redeem Bonus Points for brand-name merchandise and exciting travel awards. Visit **www.scorecardrewards.com** and browse the current award selections. You'll be amazed at what ScoreCard[®] has to offer. To find out how the plan works, ask one of our friendly representatives.

Interest Rates and Interest Charges	Visa®	Mastercard®
Annual Percentage Rate (APR) for Purchases	15.97% Fixed	15.97% Fixed
APR for Balance Transfers	15.97% Fixed	15.97% Fixed
APR for Cash Advances	15.97% Fixed	15.97% Fixed
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 if you pay your entire balance by the due date. We will begin charging interest on cash advances and balance transfers on the transaction date.	
Minimum Interest Charge	None	
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	
Fees	Visa®	Mastercard®
Annual Fee	None	None
Transaction Fees	<ul style="list-style-type: none"> Balance Transfer: 4.0% of the amount transferred, \$5.00 minimum/\$50.00 maximum Cash Advances: 4.0% of the amount advanced, \$5.00 minimum/\$50.00 maximum Foreign Transaction: None 	
Penalty Fees	<ul style="list-style-type: none"> Late Payment: Up to 5.0% of the amount past due, with a maximum of \$35.00 Over-the-Credit Limit: None Returned Payment: None 	
Other Fees	None	

How We Will Calculate Your Balance: We use a method called "average daily balance" (including new transactions). * 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.

CREDIT APPLICATION

Credit Account Choice:
(Signature required for joint applicant)

Individual Account Joint Account Credit Line Increase
 We intend to apply for joint credit

Credit Limit Requested \$ _____

Visa® MasterCard®

Applicant Co-Applicant

Check Card Choice Visa® Mastercard®

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 <small>Note: All applicable sections should be filled out completely to avoid delay in processing your application.</small>	Last Name		First	Middle	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 (Physical)		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 it is not considered in determining creditworthiness					Amount per Month \$	
Nearest Relative (Not Living With You)			Home Phone ()		Relationship	
CO-APPLICANT <small>Intended for joint applicant; this information is for an individual account.</small>	Last Name		First	Middle	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 (Physical)		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 <small>Attach Additional Sheets if Necessary</small>	Name and Address of Creditor		Name under Which Account is Carried		Account Number	
	1. Home Mortgage/Rent				Balance	Monthly Payment
	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 you intend to apply for joint credit, 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 _____			
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 \$ _____			
FOR INTERNAL USE ONLY	Signature _____					
	Visa Account No.	Date Approved	MasterCard Account No.	Date Approved		
Credit Line	Approved By	Referred By	Credit Line	Approved By	Referred By	