Hawthorn Bank

VISA® Consumer Credit Card Rewards Application

Please select one of the following: ◯ **Individual Account** ◯ **Joint Account** **Amount Requested**

$________________

APPLICANT

LAST NAME:	FIRST NAME:	MIDDLE INITIAL:	DATE OF BIRTH:	SOCIAL SECURITY NUMBER:
STREET ADDRESS:	CITY:	STATE:		ZIP:
HOME PHONE:	CELL PHONE:	EMAIL ADDRESS:		

LENGTH AT ADDRESS: (YRS) (MOS)	SELECT ONE: OWN ☐ RENT ☐ LIVE WITH RELATIVE ☐	MONTHLY PAYMENT: $	PAYEE:

PREVIOUS STREET ADDRESS:	CITY:	STATE:	ZIP:	LENGTH AT ADDRESS: (YRS) (MOS)

CURRENT EMPLOYER:	ADDRESS:	LENGTH WITH EMPLOYER (YRS) (MOS)

POSITION:	GROSS MONTHLY INCOME: $	**OTHER INCOME: *DO NOT SHOW ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE IF YOU PREFER THAT WE NOT CONSIDER IT. SOURCE:**	MONTHLY AMOUNT: $

JOINT APPLICANT / AUTHORIZED USER / GUARANTOR

LAST NAME:	FIRST NAME:	MIDDLE INITIAL:	DATE OF BIRTH:	SOCIAL SECURITY NUMBER:
STREET ADDRESS:	CITY:	STATE:	ZIP:	PHONE NO:

CURRENT EMPLOYER:	ADDRESS:	LENGTH WITH EMPLOYER (YRS) (MOS)

POSITION:	GROSS MONTHLY INCOME: $	**OTHER INCOME: *DO NOT SHOW ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE IF YOU PREFER THAT WE NOT CONSIDER IT. SOURCE:**	MONTHLY AMOUNT: $

CREDIT INFORMATION (ATTACH SEPARATE SHEET FOR ADDITIONAL NOT LISTED BELOW)

BANK NAME:	ADDRESS:	LOANS: OPEN ☐ CLOSED ☐	BALANCE: $

CHECKING ACCT NO / NAME LISTED:	SAVINGS ACCT NO / NAME LISTED:

NAMES OF CREDITORS:	CITY / STATE:	ACCOUNT NO:	MONTHLY PAYMENT:	BALANCE:
			$	$

NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU:	PHONE NUMBER:	RELATIONSHIP:

INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases	**25.90%** when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**25.90%** This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**25.90%** This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	No penalty rate.
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 interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than $0.01
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

Annual Fee	**None**
Transaction Fees • Balance Transfer • Cash Advance • Foreign Transaction	 5% or $10 whichever is greater 3.5% 3%
Penalty Fees • Late Payment • Over Credit Limit • Returned Payment	 Up to **$25** None **$30**
Other Fees • Lost or Stolen Card Replacement	None

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases)”.

Instructions For Standard Application

1) Please check the appropriate box which specifies the type of account or loan you are applying for on Page 1.
2) Your application with be based on your credit and account history with Hawthorn Bank. You must be an existing Hawthorn Bank customer with accounts in good standing to be eligible for a Hawthorn Bank credit card. If you are married, you need not fill in information concerning your spouse unless you want a joint account or what your spouse's credit to be considered in your application. Applying for an individual account tells us that your spouse will not be permitted to use the account and information about the account will be kept in your name only.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What does this mean for 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.

SIGNATURES

I/We authorize Hawthorn Bank to obtain such information as may be required concerning the statements made in this application and agree that the application shall remain the property of Hawthorn Bank, whether the application is granted or not. This statement shall be construed by Hawthorn Bank to be a continuing statement of the condition of the undersigned until written notice to the contrary is received by Hawthorn Bank. Hawthorn Bank is authorized to check my/our credit and employment history and to answer questions about my/our credit experience with me/us.

I/We certify that the above information is accurate and complete.

____________________	____________________	________________
Applicant's Signature	Joint Applicant's/Guarantor's Signature	Date