



Thank you for your interest in a Modern Woodmen Bank Visa® credit card.

Once you have fully completed, signed and dated the application, please send or fax the application to:

MWABank
P.O. Box 8005
Rock Island, IL 61204-9987
Fax # (800) 851-9021

Listed below is MWABank's Customer Identification Program Notice.

This is important information about our 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 this means 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 (when opening an account in person).

If you have any questions, please feel free to contact us at (877) 255-2265.

MWABank Credit Card Application



Modern Woodmen Member <input type="checkbox"/> No <input type="checkbox"/> Yes Member No. _____ (Institution will complete) If Referred – Agent's Name _____ Referral Code _____	FOR CREDITOR USE DATE RECEIVED _____ BY _____ APPROVED _____ BY _____ DECLINED _____ BY _____
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APPLICANT INFORMATION	CO-APPLICANT INFORMATION
If you are applying for an individual account, do not complete the co-applicant portion.	Complete co-applicant sections only if: for joint credit, for individual credit relying on income of assets from other sources, or applicant is married and resides in a community property state.
Full Name _____ Telephone No. _____	Full Name _____ Telephone No. _____
Street Address _____ How Long _____	Street Address _____ How Long _____
City/State/Zip _____ Birth Date _____	City/State/Zip _____ Birth Date _____
Previous Address _____ How Long _____	Previous Address _____ How Long _____
Social Security No. _____ Driver's License No. _____	Social Security No. _____ Driver's License No. _____
Mailing Address (if different from street address) City _____ State _____ Zip _____	Mailing Address (if different from street address) City _____ State _____ Zip _____
Email Address _____	Email Address _____
Present Employer _____ Annual Gross Income _____	Present Employer _____ Annual Gross Income \$ _____
Address _____	Address _____
Business Phone _____ Start Date _____	Business Phone _____ Start Date _____
Title/Position _____ <input type="checkbox"/> Self-Employed	Title/Position _____ <input type="checkbox"/> Self-Employed
Previous Employer, if Less than 2 Years _____	Previous Employer, if Less than 2 Years _____
Mother's Maiden Name _____	Mother's Maiden Name _____
Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.	Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
Sources of Other Income _____ Amount Per Month _____	Sources of Other Income _____ Amount Per Month \$ _____

FINANCIAL INFORMATION			
Landlord/Mortgage _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Live with Parent/Relative <input type="checkbox"/> Other: _____	Estimated Home Value \$ _____	Balance _____	Monthly Payment _____
Are you obligated to make alimony, support, or maintenance payments? <input type="checkbox"/> No <input type="checkbox"/> Yes Amount per month \$ _____			
Have you been declared bankrupt in the last 10 years? <input type="checkbox"/> No <input type="checkbox"/> Yes		Do you have any pending legal action? <input type="checkbox"/> No <input type="checkbox"/> Yes	
Have you had any property repossessed in the last 10 years? <input type="checkbox"/> No <input type="checkbox"/> Yes			

BSA Questions	
Will this be your primary credit card? <input type="checkbox"/> No <input type="checkbox"/> Yes	What is the main purpose of this account? <input type="checkbox"/> Household/Living Expense <input type="checkbox"/> Business <input type="checkbox"/> Other _____
What will be the primary source of payments? <input type="checkbox"/> Salary <input type="checkbox"/> Retirement Income <input type="checkbox"/> Federal Benefit Payments/State/Armed Forces <input type="checkbox"/> Investments <input type="checkbox"/> Other _____	

Transaction Type	Number of transactions per month	Average amount of transaction
Cash Payments:	<input type="checkbox"/> None <input type="checkbox"/> 1-5 <input type="checkbox"/> 6-10 <input type="checkbox"/> More than 10	<input type="checkbox"/> <\$5,000 <input type="checkbox"/> \$5,000-\$9,999 <input type="checkbox"/> >\$10,000
Cash Advances:	<input type="checkbox"/> None <input type="checkbox"/> 1-5 <input type="checkbox"/> 6-10 <input type="checkbox"/> More than 10	<input type="checkbox"/> <\$5,000 <input type="checkbox"/> \$5,000-\$9,999 <input type="checkbox"/> >\$10,000
ACH Payments:	<input type="checkbox"/> None <input type="checkbox"/> 1-5 <input type="checkbox"/> 6-10 <input type="checkbox"/> More than 10	<input type="checkbox"/> <\$5,000 <input type="checkbox"/> \$5,000-\$9,999 <input type="checkbox"/> >\$10,000
ACH Withdrawal/POS Purchases:	<input type="checkbox"/> None <input type="checkbox"/> 1-5 <input type="checkbox"/> 6-10 <input type="checkbox"/> More than 10	<input type="checkbox"/> <\$5,000 <input type="checkbox"/> \$5,000-\$9,999 <input type="checkbox"/> >\$10,000

PLEASE SIGN BELOW	
For joint applications, both applicant and co-applicant understand this application represents a request for joint credit and by their initials agree to that intent. Initials - _____ (Applicant) _____ (Co-Applicant)	
I certify that everything I have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved. By signing below I authorize you to check my credit and employment history and to answer questions others may ask you about my credit record with you. I understand that I must update credit information at your request if my financial condition changes.	
If a credit card is issued, your use of your credit card constitutes acknowledgement of receipt and acceptance of the terms of the credit card agreement. You also agree to the disclosures provided with this application and with the card issuance.	
_____ Applicant's Signature	_____ Co-Applicant's Signature
_____ Date	_____ Date

INTEREST RATE AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases	11.24% This APR will vary with the market based on the Prime Rate*.
APR for Balance Transfers	11.24% This APR will vary with the market based on the Prime Rate*.
APR for Cash Advances	11.24% This APR will vary with the market based on the Prime Rate*.
Penalty APR and When It Applies	21.00% This APR may be applied to your account if you: 1) Make three late payments in a row; 2) Go over your credit limit twice in a six month period; 3) Make a payment that is returned, or; 4) Do any of the above on another account you have with us. How Long Will the Penalty APR Apply? The Penalty APR will become effective with your next billing period. The Penalty APR will apply until the account is paid current and 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 period. 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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50.
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

FEES

Annual Fees	None
Transaction Fees	
• Balance Transfer	\$25
• Cash Advance	None
• Foreign Fees	None
Penalty Fees	
• Late Payment	Up to \$25
• Returned Payment	\$25
Other Fees	
• Lost Card Replacement	\$25
• Priority Card Issuing	\$25
• Rush Card Fee	\$65

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)". See your Credit Card Agreement for more details.

Billing Rights: Information on your rights to dispute transactions, and how to exercise those rights are provided in your Credit Card Agreement.

***Prime Rate:** The "Index" shall be the Prime Rate published in the "Money Rates" section of "The Wall Street Journal" and is used to determine your ANNUAL PERCENTAGE RATE (APR). Variable APRs are based on an Index of **5.25%** as of September 27, 2018. This information may have changed after that date. Changes to the Index and ANNUAL PERCENTAGE RATE will become effective during the next billing cycle. Billing cycles do not always coincide with month and/or quarter end. To find out what may have changed, call us at 877-255-BANK.

Purchase APR: For Purchase transactions, we add a Margin of **5.99%** to the Index of **5.25%**. The Purchase APR may increase or decrease each quarter if the Prime Rate changes, but will not exceed the maximum rate of **21.00%**.

The current ANNUAL PERCENTAGE RATE is 11.24%, which corresponds to a periodic rate of 0.030794% for years with 365 days. In years with 366 days the Bank uses 366 as the base.

Balance Transfer APR: For Balance Transfer transactions, see the Purchase APR above.

Cash APR: For Cash transactions see the Purchase APR above.

Military Lending APR: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an ANNUAL PERCENTAGE RATE of 36.00%. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). The protections will no longer apply to this account if you cease to be an active duty servicemember, or the dependent of an active duty servicemember. Please call toll-free, 877-255-2265, option "6", option "0", to receive this disclosure orally during regular business hours.