

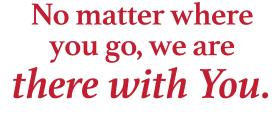
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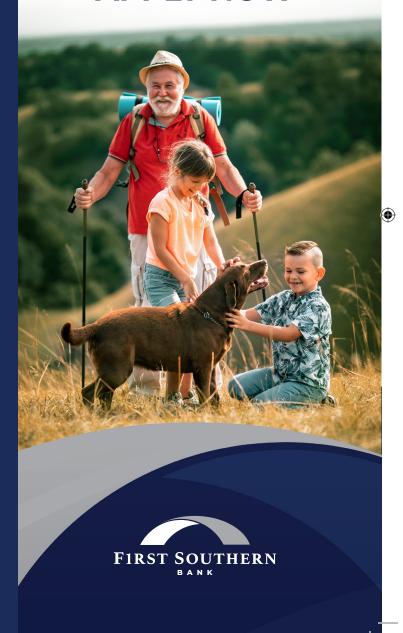
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Credit Limit Requested \$	s	(Bank may assign a lowe	r credit limit.)	☐ Individual Account	☐ Initial for Joint C	Credit □ App	licant		Co-applican	t	
Check Card Choice	Visa® □ Visa® Platinum			☐ Credit Line Increase							
who opens an account. What this	means for you: When you open an a		x Identification Num	the funding of terrorism and money-lau iber, full legal name of your business, th this information.							
INTEREST RATES	VIICA S	Last Name First			Middle		SSN				
AND CHARGES	VISA®	VISA® PLATINUM	ut plication	Date of Birth No. of Dependents Home Phone		Cell Phone	□Own □Rent □Other		Mntly Payment		
Annual Percentage Rate (APR) for Purchases	16.24%* This APR will vary with the Market Rate based on the Prime Rate.	This APR will vary with the Market Rate based on the Prime Rate.	APPLICANT All applicable sections should be filled out completely to avoid delay in processing your application.	Current Address City		ST	ZIP		How Long (Yrs.)		
			APPLICANT e sections should delay in processi		Mailing Address (if different from above) City		ST	ZIP		How Long (Yrs.)	
APR for Cash Advances	16.24%*	13.24%**	APPL 9 sectio delay in	Employer			Self-Employed	Work Phone		Since (Date)	
	This APR will vary with the Market Rate based	This APR will vary with the Market Rate based on the Prime Rate.) pplicable o avoid o	Address		Occupation	Monthly Gross Income				
	on the Prime Rate.		All ap oletely t	Name and Address of Prev	ious Employer (if less than	2 years at present e	mployer)			How Long (Yrs.)	
How to Avoid Paying Interest on Purchases	billing cycle. We will no purchases if you pay your	ys after the close of each ot charge you interest on rentire balance by the due	шоо	Source of Additional Income: Income from alimony, child support or separate maintenance need not to be revealed if it is not considered in determining creditworthiness Amount per Month \$							
	date (Grace Period) each	ate (Grace Period) each month.		Last Name	First		Middle	SSN			
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00		CO-APPLICANT For joint applicant only. This information is not required for an individual account	Date of Birth	No. of Dependents	Home Phone	Cell Phone	□Own □R	ent 🗆 Other	Monthly Payment	
Credit Card Tips from			JCAI ly. This individ	Current Address City		State	ZIP		How Long (Yrs.)		
the Consumer Financial Protection Bureau			CO-APPLICANT applicant only. This infe quired for an individual	Mailing Address (if different from above) City		State	ZIP		How Long (Yrs.)		
			C joint ap ot requi	Employer			Self-Employed	Work Phone Date		Date	
FEES	VISA®	VISA® PLATINUM	For is n	Address	Address			Monthly Gross Income			
ANNUAL FEE	\$12.00	\$I2.00		Creditor's Name	Creditor's Address						
TRANSACTION FEES - Cash Advances	3.0% of amount advanced no min. / \$50 Max		NFO tional eded								
- Convenience Checks	3.0% of amount advance	ed no min. / \$50 Max	OIT I e addi s if ne	Home Mortgage / Rent							
- Foreign Transaction	3.0% of amount advanced no min. / \$50 Max 3.0% of amount advanced no min. / \$50 Max The card network that processes these transactions will calculate the U.S. Dollar amount for each such transaction using its own currency conversion procedures. Those fees will be passed on to the cardholder.		CREI Includ	Bank Credit Card Bank Name			Bank Address				
			v	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							
PENALTY FEE - Late Payment	\$35.00 N/A \$35.00			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.							
 Over-the-Credit-Limit (must be opted in) 											
- Returned Payment				Applicant Signature Date			Co-Applicant Signature			Date	
Street Journal on the last day of	y adding 7.99% to the current P the prior month. **This rate will I I in the Wall Street Journal on the	oe calculated by adding 4.99% to	INTERNAL	Visa Account No.							
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			USE ONLY		Credit Line			Approved	Approved by		
provided in your account agreeme	III.		First Souther	n Bank - July 2023. All contents	are accurate at the time of	printing, for chang	es that may have been	n made after prin	ting call (912)49	O-IOIO.	

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