

# Iowa State Bank Credit Card Application

Upon acceptance, you're automatically enrolled in the Scorecard Rewards program! The disclosure is yours to keep for further reference.

Credit Line		Iowa State Bank only
Suggested credit line \$ _____		
		Date ordered _____ Credit limit _____
		Account # _____

Name	Social Security Number			Birth date	Home phone
Cell Phone Number	Email Address				
Current street address	City	State	Zip	How long at present address	
Previous street address	City	State	Zip	How long at previous address	
Current employer	Phone	City	State	Gross mo. income	How long
Previous employer	Phone	City	State	How long	
Nearest relative not living with you	City	State	Zip	Phone number	Relationship

Other income It's not necessary to list alimony, child support or maintenance income information if you do not want Iowa State Bank to consider it in evaluating your application.

5. ☐ Co-applicant (contractually liable for this account) ☐ Authorized user (not contractually liable for this account)

Name	Social Security Number			Birth date	Home phone
Current street address	City	State	Zip	How long at present address	
Previous street address	City	State	Zip	How long at previous address	
Current employer	Phone	City	State	Gross mo. income	How long
Previous employer	Phone	City	State	How long	
Nearest relative not living with you	City	State	Zip	Phone number	Relationship

Other income It's not necessary to list alimony, child support or maintenance income information if you do not want Iowa State Bank to consider it in evaluating your application.

## 6. Credit references & complete list of amounts owing

☐CD ☐Trust ☐IRA ☐Loan

Checking # \_\_\_\_\_ Savings # \_\_\_\_\_

Name & address of Financial Institution (if other than Iowa State Bank)

☐Own ☐Rent - Monthly rent or payment

Landlord or Mortgage holder

	\$	\$
Credit Cards and #	Balance	Monthly payment
	\$	\$
Credit Cards and #	Balance	Monthly payment

## 7. Signatures for Credit Card

☐ JOINT CREDIT - We intend to apply for joint credit. (Initials) \_\_\_\_\_

I (we) give the above information for the purpose of obtaining credit and authorize Iowa State Bank to obtain and/or verify my (our) credit history, bank references, employment and any other information permitted by law to determine my (our) creditworthiness. I (we) agree to abide by the terms and conditions set forth in the cardholder agreement and disclosures on the reverse side if I (our) application is accepted. I (we) certify the statements made on this application are true and correct and I (we) understand that if I (we) apply jointly both of us may use the account and we will be jointly and severally liable for the entire balance. I (we) understand that if I (we) apply jointly one party may act on behalf of both parties.

Signature of applicant	Signature of co-applicant or user
------------------------	-----------------------------------

## 8. Request for Automatic Monthly Payments

I would like to have monthly payment taken from my checking or savings account each month. If I make a manual payment before cycle, I understand the automatic payment is the difference between the payment made and the minimum amount due.

Checking account #	Savings account #	Transit Routing #
Signature	Date	

Payment Options: (choose one) ☐Minimum ☐Full balance ☐Fixed amount \$ \_\_\_\_\_ ☐Percent of balance \_\_\_\_\_ %



If approved, you'll be ready to use your card within 2 - 4 weeks of application. Enjoy ScoreCard Rewards® on net purchases! Consolidate your credit card debt! Ask about our balance transfer program!

# Iowa State Bank Consumer Credit Card Disclosures

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for purchases, cash advances and balance transfers	As of January 1, 2026 the introductory APR is <b>8.75%</b> for six months. The APR will vary with the market based on the Prime Rate on the 1st business day of January, April, July and October.  After the introductory period your APR will be <b>15.70%</b> . This APR will vary with the market based on the Prime Rate on the 1st business day of January, April, July and October.
Penalty APR and When it Applies	<b>NONE</b>
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any 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 that \$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 <a href="https://www.consumerfinance.gov/learnmore">https://www.consumerfinance.gov/learnmore</a>

Fees	
Annual Fee	<b>NONE</b>
Transaction Fees <ul style="list-style-type: none"><li>Balance Transfer</li><li>Cash Advance</li></ul>	<b>NONE</b> 2% of transaction amount, <b>\$2.00</b> minimum; <b>\$10.00</b> maximum
Penalty Fees <ul style="list-style-type: none"><li>Late Payment</li><li>Returned Payment</li></ul>	Up to <b>\$35.00</b> <b>\$20.00</b>

**How We Will Calculate Your Balance:**  
We use a method called “Average Daily Balance (excluding current transactions)” for purchases\*  
We use a method called “Average Daily Balance (including current transactions)” for cash advances\*  
\* See your account agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement

SCORECARD®

Apply today and automatically be enrolled in the SCORECARD REWARDS® program!

Your credit card has many valuable features, including merchandise and travel rewards, and more. You’ll earn one point for every dollare you spend on purchase syou make with your credit card, which you can redeem for great awards. To see what’s available to you, create an account at **ScoreCardRewards.com**. Then log in to see the collection of items you can get with your points.

- Merchandise** – get electronics, home goods, personal items, and more from the best brands like Apple®, Michael Kors®, Samsung®, Bose®, Black & Decker®, Pandora®, Nike®, Kuerig®, Weber®, and more.
- Travel** – get travel accommodations such as hotel stays, airfare, car rentals, vacation packages, etc. Anywhere you want to go, you can use your points to get there.
- Daily Wins** – using just a few points you could get a fabulous prize when you visit “Daily Wins”. Entries start at just 3 points and you could win electronics, gift cards, home goods, and much more. New items are added every day!
- Fuel Discount Award** – use your points to save on all your fuel purchases by using your credit card at the pump at participating BP or Shell stations. You’ll save \$0.50 per gallon on your fuel purchase of up to 20 gallons.
- Redeem to Erase** – Use your earned points to erase transactions from your monthly credit card bill.



This program may be modified, suspended or cancelled at any time without restriction or penalty. This program is void where prohibited or restricted by law. You are responsible for any federal, state or local income or other taxes.

# FACTS

## WHAT DOES IOWASTATE BANK DO WITH YOUR PERSONAL INFORMATION?

### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Credit History
- Account Balances and Account Transactions
- Payment History and Employment information

When you are *no longer* our customer, we continue to share your information as described in this notice.

### How?

All financial companies need to share **customers'** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **customers'** personal information; the reasons **Iowa State Bank** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Iowa State Bank share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

### Questions?

Call 888-737-4818 or go to [www.iowastate.bank](http://www.iowastate.bank)

## Who we are

Who is providing this notice?

Iowa State Bank

## What we do

**How does Iowa State Bank protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

We also maintain other physical, electronic and procedural safeguards to protect this information and limit access to employees as appropriate.

**How does Iowa State Bank collect my personal information?**

We collect your personal information, for example, when you

- Open an account or Provide account information
- Apply for a loan or Use your credit or debit card
- Make deposits or withdrawals from your account

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Iowa State Bank does not share with our affiliates.*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Iowa State Bank does not share with non-affiliates so they can market you.*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Iowa State Bank does not jointly market.*

## Other important information