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

Suggested credit line $ ______________

Iowa State Bank only

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 owning

❑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 ____%

Iowa State Bank

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 October 1, 2025 the introductory APR is **9.25%** 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 **16.20%**. 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	**NONE**
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 **https://www.consumerfinance.gov/learnmore**

Fees	
Annual Fee	**NONE**
Transaction Fees • **Balance Transfer** • **Cash Advance**	 **NONE** **2%** of transaction amount, **$2.00** minimum; **$10.00** maximum
Penalty Fees • **Late Payment** • **Returned Payment**	 Up to **$35.00** **$20.00**

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.

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