

Premier Rewards Visa® Application

Account Information				
Max Credit Limit Requested (n	nin \$500):		Credit Limit Increase Request	? □ Yes □ No
Joint Credit. □ If checked , the Applicant agree that each of us			nt Credit. By signing below, the Applica	ant and Co-
Applicant for Joint	Credit		Co-Applicant for Joint Credit	
Charity Cards				
You may request one of the following	thereafter. 100% of t (865)429-2273. ting Friends of the S	he contribution is	\$10 per charity card issued on the account. s given to the designated charity. You may can The Patriot Card benefitting Smoky Mtr Applicant: Co-Applicant:	ncel this election at any
Applicant Information				
			essages and/or emails from Tennessee State Bank re ge and data rates may apply and data use may count	
Name (First, Middle, Last):				
Physical Address: Street	:			
City:	State:	Zip:	Length of Residence:	Months or Years (Circle one)
Monthly housing paymen	t: \$	(Own, Rent, or Other: (Circle One)	
Mailing Address: □Check	if same as physical	; otherwise: St ı	reet:	
City:	State:	Zip:		
Social Security Number o	r ITIN:		Date of Birth (MM/DD/	YYYY): / /
Email:	Phone	#:	Alt Phone #:	
Employer:		Occupati	on:	
Length of Employment:	Months of	or Years (Circle On	e) Student? Y	es or No (Circle One)
In order to comply with federal law and account. Your income information is pa		h as your credit lim	it, we consider your ability to meet the payment oblig	ation associated with this
*Alimony, child support or so a basis for repaying this obli		nce income ne	ed not be revealed if you do not wish	to have it considered as
Annual Gross Income*: \$		TSB Deposit	Acct # (for income verification**):	
	ou agree to receive telep		essages and/or emails from Tennessee State Bank re ge and data rates may apply and data use may count	
Name (First, Middle, Last):				
Physical Address: Street	:			
City:	State:	Zip:	Length of Residence:	Months or Years (Circle One)
Monthly housing paymen	t: \$	(Own, Rent, or Other: (Circle One)	
Mailing Address: □Check	if same as physical	; otherwise: St ı	reet:	
City:	State:	Zip:		
Social Security Number o	r ITIN:		Date of Birth (MM/DD/	YYYY): / /
Email:	Phone	#:	Alt Phone #:	
Employer:		Occupati	on:	
Length of Employment: [Months of	or Years (Circle On	e) Student? Y	es or No (Circle One)
account. Your income information is pa	rt of that consideration.	-	it, we consider your ability to meet the payment oblig- eed not be revealed if you do not wish to	
a basis for repaying this obli			-	
Annual Gross Income*: \$		ISB Deposit	Acct # (for income verification**):	

**Verification of income must be provided. If deposits from employer are not credited into the TSB account listed, please provide the last 90 days' worth of current pay stubs or bank statements with direct deposits (or most recent tax return if self-employed).

will be charged to the credit card in but will not incur the cash advance \$10.00 overdraft item fee on the co	increments of \$50.00 and e item fee. The charge wi hecking account for each	ed checking account. In the event the checking account deposited into the checking account. This charge will bill only occur if the available credit is sufficient on your debit or check that is covered by this overdraft service a normal checking account overdraft item fee(s) or return	e treated as a cash advance credit card. There will be a In the event there are not	
Signatures				
I certify that I am a US citizen (or lawful permanent resident), I am 18 years of age or older, and the information which I am furnishing on this application is true and complete. I have read and agree to the terms and conditions of the account for which I am applying. I authorize TSB to obtain information to check my credit records and statements made on this application. I understand that you will retain this application whether or not it is approved.				
Applicant's Signature	Date	Co-Applicant's Signature	Date	

Overdraft Service- Please enroll me in this service for checking account #:

Tennessee State Bank Premier Rewards Visa® Credit Card Applicant's Copy- To be retained by Applicant

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) Purchases	3.9% Introductory APR for six (6) billing cycles on new accounts After that, your APR will be 13.25% (standard APR). This APR will vary with the market based on the Prime Rate
Annual Percentage Rate (APR)	3.9% APR for six (6) billing cycles from the date of transfer
Balance Transfers	After that, your APR will be 13.25% (standard APR). This APR will vary with the market based on the Prime Rate
APR for Cash Advances	18.50% (Non-Variable)
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on your 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 date the transaction is posted to your account.
Minimum Interest Charge	None
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 Fee	None
Cash Advance	• Either \$5 or 4% of the amount of each cash advance, whichever is greater (maximum fee: \$50).
Foreign Transaction	1% of each transaction in U.S. dollars.
ATM Fee	None
Penalty Fees	
Late Payment	• Up to \$29
Returned Payment	• Up to \$29

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

Card Replacement Fee: \$5—We may charge this fee for any replacement card ordered by the cardholder.

Documentation Copies: \$3/copy—We may charge this fee for each copy provided.

Expedited Delivery Fee: \$40—We may charge this fee if you request expedited delivery of new or replacement cards.

Stop Payment Fee: \$33—We may charge this fee if you request a stop payment on an automated recurring charge to your credit card account.

ATM Fee: None if transaction is completed at one of the Bank's proprietary Automated Teller Machines (ATMs).

Overdraft Service (Credit Card courtesy pay): You may elect to enroll in an overdraft service with your credit card. This service will provide overdraft coverage on a designated checking account. In the event the checking account becomes overdrawn, a Cash Advance in an amount to cover the overdraft will be charged to the credit card in increments of \$50.00 and deposited into the checking account. This service is a Cash Advance and is subject to the Cash Advance APR, but will not incur the Cash Advance fee. The Cash Advance will only occur if the available credit is sufficient on your credit card. There will be a \$10.00 overdraft item fee on the checking account for each debit or check that is covered by this overdraft service. In the event there are not sufficient funds on your credit card to cover the overdraft, the normal checking account overdraft item fee(s) or return item fee(s) will apply.

Charity Cards: You may elect at application to carry a charity card to show your support of select non-profit organizations for an annual contribution of \$10.00 per charity card issued on the account. This contribution will be charged to your credit card account at account opening or when the election is made and annually thereafter. One hundred percent (100%) of contributions collected are given to the designated You may cancel this election at any time by calling Card Services at (865) 429-2273. If cancelled, your card account will be transferred to a card with a new number and standard design.

Disclosure Effective 10.01.2025. Information about the costs and the rates is accurate as of October 2025. This information may have changed after that date. You may contact us to find out what may have changed by directing inquiries to Tennessee State Bank, Attention: Card Services, P.O. Box 1260, Pigeon Forge, TN 37868-1260; or call us toll-free at (877) 908-4TSB (4872).

USA Patriot Act

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT, UPDATING AN ACCOUNT OR PERFORMING

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 or updates an account or performs transactions.

What this means to you: When you open or update an account or perform a transaction, 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 and retain copies of those documents.

When opening or updating an account, we may also ask other information of you required by current regulatory guidance such as if you perform money services business activities; if you may be related to any foreign political official; and what levels of different types of transactions you expect to perform in your account.