

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

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) Purchases</b>	<b>17.99%</b> (Non-Variable)
<b>Annual Percentage Rate (APR) Balance Transfers</b>	<b>17.99%</b> (Non-Variable)
<b>APR for Cash Advances</b>	<b>21.00%</b> (Non-Variable)
<b>How to Avoid Paying Interest on Purchases*</b>	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*.
<b>Minimum Interest Charge</b>	None
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>

<b>Fees</b>	
<b>Annual Fee</b>	<b>\$25</b>
<b>Transaction Fees</b>	<ul style="list-style-type: none"> <li>• Cash Advance <ul style="list-style-type: none"> <li>• Either <b>\$5</b> or <b>4%</b> of the amount of each cash advance, whichever is greater (maximum fee: <b>\$50</b>).</li> </ul> </li> <li>• Balance Transfer Fee <ul style="list-style-type: none"> <li>• <b>None</b></li> </ul> </li> <li>• Foreign Transaction <ul style="list-style-type: none"> <li>• <b>1%</b> of each transaction in U.S. dollars.</li> </ul> </li> <li>• ATM Fee <ul style="list-style-type: none"> <li>• <b>None</b></li> </ul> </li> </ul>
<b>Penalty Fees</b>	<ul style="list-style-type: none"> <li>• Late Payment <ul style="list-style-type: none"> <li>• <b>Up to \$29</b></li> </ul> </li> <li>• Returned Payment <ul style="list-style-type: none"> <li>• <b>Up to \$33</b></li> </ul> </li> </ul>

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

\*Finance charges on cash advances and balance transfers are assessed from the day you take the cash advance or balance transfer until the day we receive payment in full, there is no grace period.

Transactions for overdraft protection services are cash advances.

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.

**SECURITY INTERESTS:** All Secured Visa Credit Cards will be secured by funds placed in a Tennessee State Bank personal savings account. Account holder(s) named on the credit card must be identical to account holder(s) listed on the personal savings account. The personal savings account will pay the same interest rate as paid to all savings account holders for the same account type. The funds held on deposit must be 125% of the approved credit line, and must remain on deposit during the entire term of the assignment (e.g. for the minimum credit line of \$400, a security interest of \$500 will be taken on your TSB personal savings account). A separate Assignment of Deposit will be executed to evidence this agreement.

**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 per charity card issued on the account. This contribution will be charged to your credit card account at account opening and annually thereafter. One hundred percent (100%) of contributions collected are given to the designated charity. You may cancel this election at any time by calling Credit Card Services at (865) 429-2273. If cancelled, your card will be reissued with a standard design.

Disclosure Effective 01.01.2020. Information about the costs and the rates is accurate as of January 2020. 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 Bank 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 TRANSACTIONS**

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.

**Apply for Secured Visa® today and start enjoying LOCAL service!**

Number of Cards Requested:  Maximum Credit Requested (\$400 minimum): \$  Credit Limit Increase

**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 per charity card issued on the account. This contribution will be charged to your credit card account at account opening and annually thereafter. One hundred percent (100%) of contributions collected are given to the designated charity. You may cancel this election at any time by calling Credit Card Services at (865) 429-2273. If cancelled, your card will be reissued with a standard design. Please mark the appropriate box if you wish to have this card.

**Smoky Mountains Card** Benefitting Friends of the Smokies, dedicated to the preservation and protection of the Great Smoky Mountains.

Applicant  Co-Applicant  Additional User

**The Patriot Card** Benefitting Smoky Mountains Service Dogs, training mobility assistance dogs to aid disabled veterans who have bravely fought for our country.

Applicant  Co-Applicant  Additional User

We intend to apply for joint credit: Applicant  Co-Applicant

Applicant Name: First/MI/Last  /  /  Date of Birth  /  /  Social Security Number  /  /  Mother's Maiden Name

Street Address, no PO Box  City  State  Zip Code  Home Phone #  ( ) -

Mailing Address  City  State  Zip Code  Cell Phone #  ( ) -

Monthly Housing Payment \$  Payment Type  Own  Rent  Other  Years at Current Address  Drivers License State & #  Expiration Date

Employer  Years with Employer  Occupation  Full-time Student?  If Yes  Business Phone #  ( ) -

Co-Applicant Name: First/MI/Last  /  /  Date of Birth  /  /  Social Security Number  /  /  Mother's Maiden Name

Street Address, if different than above  City  State  Zip Code  Phone #  ( ) -

Employer  Years with Employer  Occupation  Full-time Student?  If Yes  Business Phone #  ( ) -

Drivers License State & #  Expiration Date

Annual Income\* \$  Other Annual Income\* \$  **\*Alimony, child support or separate maintenance income need not be revealed if Applicant doesn't wish it to be considered as a basis for repaying this obligation.**

Verification of Income must be provided. Please supply TSB Account where deposit from employer is credited  and/or submit copies of current pay stubs or most recent tax return.

Total Assets \$  Total Debts \$  Total Monthly Obligations \$  Do you have a.....  Checking Account  Savings Account

Additional User (Optional) - Print First/Middle Initial/Last Name for an additional card on this account.

Balance Transfer Request - Please provide information from your Visa®, MasterCard®, Discover® or Retail Store Card Accounts.

Account # 1  2  Creditor Name

Billing Address  City/St/Zip

Transfer Amount \$  \$

If you have additional balances that you wish to transfer, please supply us with your most recent statement.

APPLICANT SIGNATURE

CO-APPLICANT SIGNATURE

I certify that I am a U.S. 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.

TSB Account # used to secure credit:  All Secured Visa Credit Cards will be secured by funds placed in a TSB personal savings account. The funds held on deposit must be 125% of the approved credit line, and must remain on deposit during the entire term of the assignment.

**Overdraft Protection**

YES!

Please enroll me in the Overdraft Protection Program. My TSB Account # is:

I understand that funds will be automatically deposited to the designated checking account in \$50.00 increments to cover items that would otherwise overdraw the account. This deposit will be a charge to the credit card, and will occur only if credit availability is sufficient. \$10 will be charged to the checking account per debit or check covered by this overdraft protection.

Internal Use Only	Date Approved:	Rate:
Credit Line:	Approved By	