



**Tennessee State Bank**  
"Banking at its Best"®  
Member FDIC

# Secured Visa® Application

## Account Information

Credit Limit Requested (min \$400):

Credit Limit Increase Request?  Yes  No

**Joint Credit.**  If checked, this is an *Application for Joint Credit*. By signing below, the Applicant and Co-Applicant agree that each of us intend to apply for joint credit.

Applicant for Joint Credit

Co-Applicant for Joint Credit

## Charity Cards

You may request one of the following cards for an annual contribution of \$10 per charity card issued on the account. You will be charged at account opening and then annually thereafter. 100% of the contribution is given to the designated charity. You may cancel this election at any time by contacting Card Services at (865)429-2273.

**Smoky Mountains Card benefitting Friends of the Smokies:**

Applicant:  Co-Applicant:

**The Patriot Card benefitting Smoky Mtn Service Dogs:**

Applicant:  Co-Applicant:

## Applicant Information

By providing your contact information, you agree to receive telephone calls, text messages or emails from Tennessee State Bank; third party message and data rates may apply and data use may count against wireless plan limits.

Name (First, Middle, Last):

Physical Address: Street:

City: State: Zip: Length of Residence:  Months or Years (Circle one)

Monthly housing payment: \$ Own, Rent, or Other: (Circle One)

Mailing Address:  Check if same as physical; otherwise: Street:

City: State: Zip:

Social Security Number or ITIN: - - Date of Birth (MM/DD/YYYY): / /

Email: Phone #: Alt Phone #:

Employer: Occupation:

Length of Employment:  Months or Years (Circle One) Student? Yes or No (Circle One)

In order to comply with federal law and to determine factors such as your credit limit, we consider your ability to meet the payment obligation associated with this account. Your income information is part of that consideration.

**\*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**

Annual Gross Income\*: \$

## Co-Applicant Information

By providing your contact information, you agree to receive telephone calls, text messages or emails from Tennessee State Bank; third party message and data rates may apply and data use may count against wireless plan limits.

Name (First, Middle, Last):

Physical Address: Street:

City: State: Zip: Length of Residence:  Months or Years (Circle one)

Monthly housing payment: \$ Own, Rent, or Other: (Circle One)

Mailing Address:  Check if same as physical; otherwise: Street:

City: State: Zip:

Social Security Number or ITIN: - - Date of Birth (MM/DD/YYYY): / /

Email: Phone #: Alt Phone #:

Employer: Occupation:

Length of Employment:  Months or Years (Circle One) Student? Yes or No (Circle One)

In order to comply with federal law and to determine factors such as your credit limit, we consider your ability to meet the payment obligation associated with this account. Your income information is part of that consideration.

**\*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**

Annual Gross Income\*: \$

**Overdraft Protection- Please enroll me in this program for checking account #:**

I understand that funds will be automatically deposited to this checking account in \$50 increments to cover items that have caused it to be overdrawn. The funds deposited will be charged to my credit card and will only occur if credit is available. There will be a \$10 charge to the checking account per debit or check covered by the overdraft protection.

**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.

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Applicant's Signature

Date

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Co-Applicant's Signature

Date

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

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) Purchases</b>	<b>17.99%</b> (Non-Variable)
<b>Annual Percentage Rate (APR) Balance Transfers</b>	17.99% (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>

Fees	
<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>• Up to <b>\$29</b></li> </ul> </li> <li>• Returned Payment <ul style="list-style-type: none"> <li>• Up to <b>\$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. Collateral securing your existing or future debts to the Bank, if any, may also secure your credit card account, except that any mortgage on your principal dwelling or lien on your household goods will not secure your credit card account.

We reserve the right to close and pay off the account if it is in default. In the event we close the Secured Visa and pay off the balance, we will refund the remaining funds in the savings account by cashier's check.

You may apply for an unsecured Visa account after your secured Visa account has been open for 1 year. You must complete an unsecured Visa application. Once we receive the application, we will perform underwriting to determine creditworthiness. If the unsecured Visa application is approved, we will transfer any outstanding balance on the secured account to the new unsecured Visa account. The funds being held on the personal savings account will be refunded by cashier's check.

**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 06.01.2021. Information about the costs and the rates is accurate as of June 2021. 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.