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 and/or emails from Tennessee State Bank regarding this credit request and/or regarding any accounts you may have at 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 and/or emails from Tennessee State Bank regarding this credit request and/or regarding any accounts you may have at 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.

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Annual Gross Income*: $

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

This service will provide overdraft coverage on the designated checking account. In the event the checking account becomes overdrawn, funds will be charged to the credit card in increments of $50.00 and deposited into the checking account. This charge will be treated as a cash advance but will not incur the cash advance item fee. The charge 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.

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

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

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) Purchases	**17.99%** (Non-Variable)
Annual Percentage Rate (APR) Balance Transfers	**17.99%** (Non-Variable)
APR for Cash Advances	**21.00%** (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	**$25**
Transaction Fees • Balance Transfer Fee • Cash Advance • Foreign Transaction • ATM Fee	 • **None** • Either **$5** or **4%** of the amount of each cash advance, whichever is greater (maximum fee: **$50**). • **1%** of each transaction in U.S. dollars. • **None**
Penalty Fees • Late Payment • Returned Payment	 • Up to **$29** • 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 charity. 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.

Security Interests: All Secured Visa credit cards will be secured by funds placed in a Tennessee State Bank personal savings account. The account holder(s) named on the credit card must be identical to the 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, as 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 of your account, we may apply any remaining funds to any other debts of any kind you have with us. Debts include, but are not limited to, loans, credit purchases and debts arising from any other relationship such as check overdrafts, forgeries, or returned deposits. Thereafter, we will refund any remaining funds to you.

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 to you.

Disclosure Effective 10.01.2026. Information about the costs and the rates is accurate as of January 2026. 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 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.