

CREDIT CARD APPLICATION



Did you **KNOW?**



GREAT LOW RATES!



NO ANNUAL FEE*!



EARN REWARDS!



GOLD CARD

GOLD STATUS. The Preferred Gold Card Status tells the world you are a Preferred Customer, entitled to first-class service. You will enjoy the convenience and flexibility of a minimum \$5,000 credit line. Major purchases can be made easily and quickly. Warranty Manager Services and VISA Performance Guarantee add value and protection to your purchases.

EARN REWARDS. The more you spend, the more you earn. With ScoreCard rewards, now your credit card purchases, large or small, will pay you back. Redeem your points for travel, merchandise, and gift cards. Convenient online account access to your ScoreCard account at scorecardrewards.com.

NO ANNUAL FEE. If you have a WoodTrust Bank checking account, there is no annual fee. That's a savings of \$25 per year. If you do not have a WoodTrust Bank checking account, you pay no annual fee for the first year. Ask about our many types of checking accounts - we have one that's perfect for you.

CHIP TECHNOLOGY. The chip card technology is enhanced security built into your card to help protect you from fraud so you can shop and travel with confidence.

ASK ABOUT MORE GREAT BENEFITS!

- Balance transfer
- Auto rental collision damage waiver
- \$500,000 travel accident insurance
- Cash availability and ATM access
- Convenience checks
- Card protection services
- Extended payments

SEE ADVANTAGE GOLD

APPLY TODAY.

Fast. Convenient. Plus Rewards.

QUESTIONS? We're happy to help.
 Phone: 715.423.7600.
 Email: info.bank@woodtrust.com
 URL: woodtrust.com

✂ Cut here and retain for your records ▼

Please complete all sections of the application below in black or dark blue ink. Application omissions may be grounds for denial. Additional income verification may be required. See reverse side for terms and conditions.

APPLICANT INFORMATION		FIRST	MIDDLE	LAST	SUFFIX
PHYSICAL STREET ADDRESS (NO P.O. BOXES)		CITY	STATE	ZIP	
SOC. SECURITY NUMBER	BIRTH DATE				
EMAIL ADDRESS	PRIMARY PHONE	ALTERNATE PHONE			
DRIVERS LIC. NO.	ISSUE DATE	EXP. DATE			
EMPLOYER	POSITION	YEARS THERE			
MOTHER'S MAIDEN NAME (FOR SECURITY PURPOSES)					
CO-APPLICANT / SPOUSE INFORMATION					
FIRST	MIDDLE	LAST	SUFFIX		
PHYSICAL STREET ADDRESS (NO P.O. BOXES)		CITY	STATE	ZIP	
SOC. SECURITY NUMBER	BIRTH DATE				
EMAIL ADDRESS	PRIMARY PHONE	ALTERNATE PHONE			
DRIVERS LIC. NO.	ISSUE DATE	EXP. DATE			
EMPLOYER	POSITION	YEARS THERE			
MOTHER'S MAIDEN NAME (FOR SECURITY PURPOSES)					
GROSS MONTHLY INCOME		\$ _____/mo.			
TOTAL GROSS ANNUAL INCOME*		\$ _____/yr.			
RESIDENCE:		<input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> OTHER			
MONTHLY HOUSING PAYMENT		\$ _____/mo.			
YEARS AT CURRENT RESIDENCE:		_____			
ARE YOU A STUDENT?		<input type="checkbox"/> YES <input type="checkbox"/> NO			
*Alimony, separate maintenance or child support need not be revealed if you do not wish to have it considered as a basis for repayment.					
GROSS MONTHLY INCOME		\$ _____/mo.			
TOTAL GROSS ANNUAL INCOME*		\$ _____/yr.			
RESIDENCE:		<input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> OTHER			
MONTHLY HOUSING PAYMENT		\$ _____/mo.			
YEARS AT CURRENT RESIDENCE:		_____			
ARE YOU A STUDENT?		<input type="checkbox"/> YES <input type="checkbox"/> NO			
*Alimony, separate maintenance or child support need not be revealed if you do not wish to have it considered as a basis for repayment.					
PRIMARY SOURCE OF INCOME (CHECK ONE ONLY)		<input type="checkbox"/> EMPLOYMENT <input type="checkbox"/> SOC. SECURITY <input type="checkbox"/> INVESTMENT <input type="checkbox"/> RETIREMENT <input type="checkbox"/> INHERITANCE / TRUST <input type="checkbox"/> UNEMPLOYMENT / OTHER			
ARE YOU SELF-EMPLOYED?		<input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, LIST YOUR OCCUPATION: _____			
MARRIAGE STATUS (CHECK ONLY IF YOU LIVE IN A COMMUNITY PROPERTY STATE, SUCH AS WJ)		<input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED <input type="checkbox"/> SEPARATED			
ARE YOU OBLIGATED TO PAY CHILD SUPPORT OR MAINTENANCE?		<input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, HOW MUCH? \$ _____/mo.			
PRIMARY SOURCE OF INCOME (CHECK ONE ONLY)		<input type="checkbox"/> EMPLOYMENT <input type="checkbox"/> SOC. SECURITY <input type="checkbox"/> INVESTMENT <input type="checkbox"/> RETIREMENT <input type="checkbox"/> INHERITANCE / TRUST <input type="checkbox"/> UNEMPLOYMENT / OTHER			
ARE YOU SELF-EMPLOYED?		<input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, LIST YOUR OCCUPATION: _____			
MARRIAGE STATUS (CHECK ONLY IF YOU LIVE IN A COMMUNITY PROPERTY STATE, SUCH AS WJ)		<input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED <input type="checkbox"/> SEPARATED			
ARE YOU OBLIGATED TO PAY CHILD SUPPORT OR MAINTENANCE?		<input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, HOW MUCH? \$ _____/mo.			

SIGNATURE(S)

NOTICE TO MARRIED W/CONSISTENT APPLICANTS: No provision of any marital property agreement, unilateral statement under s. 766.59, Wis. Stats., or court decree under s. 766.70, Wis. Stats., adversely affects the interest of the creditor unless the creditor, prior to the time the credit is entered into, is furnished a copy of the agreement, statement, or decree, or has actual knowledge of the adverse provision.

NOTICE: REPORTING NEGATIVE INFORMATION TO CREDIT BUREAUS - We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

I represent that this information is true and complete, and authorize the creditor to verify the information concerning my credit standing and to furnish credit information to others. I agree to be bound by the Regulations received with my card, which includes an annual membership fee that is not refundable, except as otherwise provided by law. Each person signing this application will be obligated to the terms of the Regulations.

X _____ DATE _____

X _____ DATE _____

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	12.65% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	12.65% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	12.65% This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases and Balance Transfers	Your due date is at least 27 days after the close of each billing cycle. We will not charge you interest on purchases or balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
Minimum Interest	If you are charged interest, the charge will be no less than \$2.00.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard
Fees	
Set-up and Maintenance Fees	
• Annual Fee	\$25. Fee may be waived with qualifying WoodTrust Bank account relationship.
• Additional Card Fee	\$10 fee for each additional card over two cards.
Transaction Fees	
• Cash Advance Fee	Either \$10 or 3% of the amount of each cash advance, whichever is greater.
• Foreign Transaction Fee	1% of each transaction in U.S. dollars.
Penalty Fees	
• Late Payment	Up to \$35
• Returned Payment	Up to \$35
How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."	

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT.

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record all information that identifies each person who opens an account. **What this means for you:** When you open an account, 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.

MILITARY LENDING ACT.

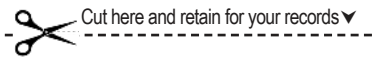
Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

To hear this same disclosure and a general description of your payment obligations for this credit card account, please call us toll free at 888-422-4613 press 0 and request to speak to a lender during normal business hours. During any period in which the Military Lending Act ("the Act") applies to you, no provision of your Cardholder Agreement that is inconsistent with the Act shall apply and your Cardholder Agreement shall be interpreted to comply with the Act.



The information provided in this application is accurate as of printing on the date shown below and is subject to change; you may obtain current information by writing WoodTrust Bank, P.O. Box 8000, Wisconsin Rapids, WI 54495-8000 or calling us toll free at 888-422-4613. *Effective February 23, 2023*

If the enclosed postage-paid envelope has been misplaced, please send application to: WoodTrust Bank P.O. Box 8000 Wisconsin Rapids, WI 54495-8000




BALANCE TRANSFER.

Simple. Convenient. Secure.

BALANCE TRANSFER OPTION

Simply fill in all the information below and sign. We will take care of sending the check(s) plus we will send you a confirmation letter for your records. Approved balance transfers will post to your credit card as a purchase.

ISSUER'S ACCOUNT # _____	AMOUNT TO TRANSFER _____			
ISSUER TO PAY _____	ISSUER'S PAYMENT ADDRESS _____	CITY _____	STATE _____	ZIP _____

By signing below, I authorize you to bill my account in the full or partial amount listed. I understand that I will receive a detailed summary confirmation advising me when payment was rendered or if you were unable to transfer request(s) for any reason. I understand that I am responsible for any charges billed to me for the accounts indicated.

X _____
SIGNATURE OF APPLICANT (REQUIRED) DATE

SIX LOCATIONS TO SERVE YOU!

WAUSAU
715-301-1760

Dudley Tower Office
500 N. First Street, Suite 1000
Bridge Street Office
210 E. Bridge Street

WISCONSIN RAPIDS
715-423-7600

Downtown Offices
181 2nd Street South
110 3rd Street North
Griffith Office
4811 8th Street South

PLOVER
715-342-9262

Plover Office
1900 Plover Road