

## he more you earn. With ScoreCard rewards, will enjoy the convenience and flexibility of a Customer, entitled to first-class service. You Buarantee add value and protection to your an be made easily and quickly. Warranty **Janager Services and VISA Performance** Status tells the world you are a Preferred now your credit card purchases, large or ourchases. AT ŋ NAVQA h

# **PPLY TODAY.** Fast. Convenient. Plus Rewards. A

or travel, merchandise, and gift cards.

NO ANNUAL FEE. If you have a

# QUESTIONS? We're happy to help.

Cash availability and ATM access

Balance transfer

BENEFITS!

Card protection services Convenience checks

Cut here and retain for your records ▼

**ASK ABOUT MORE GREAT** 

shop and travel with confidence.

Phone: 715.423.7600. Email: info.bank@woodtrust.com

URL: woodtrust.com

đ 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.

checking accounts - we have one that's

perfect for you.

FIRST       MIDDLE       LAST       SUFFIX       GROSS MONTHLY INCOME       PRIMARY SOURCE OF INCOME (CHECK ONE ONLY)         PHYSICAL STREET ADDRESS       CITY       STATE       ZIP       TOTAL GROSS ANNUAL INCOME       DRIVER'S MARY PHONE       DRIVER'S LIC. NO.       BIRTH DATE       DRIVER'S LIC. NO.       BIRTH DATE       DRIVER'S LIC. NO.       SSUE DATE       EXP. DATE       DRIVER'S LIC. NO.       SSUE DATE       EXP. DATE       DRIVER'S LIC. NO.       SSUE DATE       EXP. DATE       DRIVER'S LIC. NO.       SSUE DATE       DRIVER'S LIC. NO.       SEAPARTED       ARE YOU A STUDENT?       VER. JIST TIE, SUCH AND YOU LIVE NA         MOTHER'S MAIDEN NAME (FOR SECURITY PURPOSES)       TOTAL GROSS MONTHLY INCOME       SEAPARTED       DRIVER'S LIC. NO.       DRIVER'S LIC. NO.       SEAPARTED       DRIVER'S LIC. NO.       DRIVER'S LIC. NO.       SUPFIX       SUPFIX       GROSS MONTHLY INCOME       PRIMARY SOURCE OF INCOME (CHECK ONLY IF YOU LIVE IN A COME DATE DATE DATE DATE DATE DATE DATE DAT	APPLICANT INFORMATIO	N				
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not be revealed if you do not wish to have it considered MAINTENANCE?			- N		*Alimony, separate maintenance or child support need	ARE YOU OBLIGATED TO PAY CHILD SUPPORT OR
as a basis for repayment. IF YES, HOW MUCH? \$/mo.	WOTTER S WAIDEN NAME (FO	UN SEGURITI FURPUSES	"		not be revealed if you do not wish to have it considered	MAINTENANCE?
					as a basis for repayment.	IF YES, HOW MUCH? \$/mo.

NED WISCONSIN 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 the time the credit is entered into, is furnished a copy of the agreement, statement, or decree, or has actual knowledge of the adverse pr

ORTING NEGATIVE INFORMATION TO CREDIT BUREAUS or other defaults on your account may be reflected in your credit report

nt 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 annu-hip fee that is not refundable, except as otherwise provided by law. Each person signing this application with be obligated to the terms of the Regulations.

#### **GOLD CARD.**

### IMPORTANT TERMS AND CONDITIONS.

Interest Rates and Interest Cha	rges		
Annual Percentage Rate (APR) for Purchases	<b>12.40%</b> This APR will vary with the market based on the Prime Rate.		
APR for Balance Transfers	<b>12.40%</b> This APR will vary with the market based on the Prime Rate.		
APR for Cash Advances	<b>12.40%</b> 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 <a href="https://www.federalreserve.gov/pubs/creditcardtips/creditcardtips.pdf">https://www.federalreserve.gov/pubs/creditcardtips/creditcardtips.pdf</a> .		
Fees			
Set-up and Maintenance Fees			
Annual Fee	<b>\$25.</b> 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 <b>\$10</b> or <b>3%</b> 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 Balan	ce: 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. FDIC

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 May 6, 2025

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** 

STATE

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.

CITY

SIGNATURE OF APPLICANT (REQUIRED)

DATE

# **SEVEN LOCATIONS TO SERVE YOU!**

## WAUSAU

## 715-301-1760 | PO Box 1725

**Dudley Tower Office** 500 N. 1st Street, Suite 1000

> **Bridge Street Office** 210 E. Bridge Street

### woodtrust.com

## WISCONSIN RAPIDS 715-423-7600 | PO Box 8000

Downtown Offices 181 2nd Street South 110 3rd Street North

**Griffith Office** 4811 8th Street South

# PLOVER 715-423-7600 | PO Box 519

**Plover Office** 1900 Plover Road

# MANITOWISH WATERS 715-390-4443 | P0 Box 239

Cut here and retain for your records  $\checkmark$ 

7IP

Manitowish Waters Office 5987 County Highway W

