CREDIT CARD APPLICATION

VISA

Did you KNOW?

- GREAT LOW RATES!
- NO ANNUAL FEE*!
- EARN REWARDS!

WoodTrust Bank
Banking | Investments | Trust

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
- Cash availability and ATM access
- Convenience checks
- Card protection services

GOLD ADVANTAGES

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
DRIVER'S 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: ☐ OWN ☐ RENT ☐ OTHER
MONTHLY HOUSING PAYMENT $____________/mo.
YEARS AT CURRENT RESIDENCE: ________
ARE YOU A **STUDENT**? ☐ YES ☐ 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)
☐ EMPLOYMENT ☐ SOC. SECURITY
☐ INVESTMENT ☐ RETIREMENT
☐ INHERITANCE / TRUST
☐ UNEMPLOYMENT / OTHER
ARE YOU SELF-EMPLOYED? ☐ YES ☐ NO
IF YES, LIST YOUR OCCUPATION: ________
MARITAL STATUS (CHECK ONLY IF YOU LIVE IN A COMMUNITY PROPERTY STATE, SUCH AS WI)
☐ MARRIED ☐ UNMARRIED ☐ SEPARATED
ARE YOU OBLIGATED TO PAY CHILD SUPPORT OR MAINTENANCE? ☐ YES ■ NO
IF YES, HOW MUCH? $ ________/mo.

CO-APPLICANT / SPOUSE INFORMATION - IF CO-APPLICANT IS MARRIED, PLEASE COMPLETE SEPARATE APPLICATION

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
DRIVER'S 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: ☐ OWN ☐ RENT ☐ OTHER
MONTHLY HOUSING PAYMENT $____________/mo.
YEARS AT CURRENT RESIDENCE: ________
ARE YOU A **STUDENT**? ☐ YES ☐ 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)
☐ EMPLOYMENT ☐ SOC. SECURITY
☐ INVESTMENT ☐ RETIREMENT
☐ INHERITANCE / TRUST
☐ UNEMPLOYMENT / OTHER
ARE YOU SELF-EMPLOYED? ☐ YES ☐ NO
IF YES, LIST YOUR OCCUPATION: ________
MARITAL STATUS (CHECK ONLY IF YOU LIVE IN A COMMUNITY PROPERTY STATE, SUCH AS WI)
☐ MARRIED ☐ UNMARRIED ☐ SEPARATED
ARE YOU OBLIGATED TO PAY CHILD SUPPORT OR MAINTENANCE? ☐ YES ☐ NO
IF YES, HOW MUCH? $ ________/mo.

SIGNATURE(S)

NOTICE TO MARRIED 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 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 with be obligated to the terms of the Regulations.

X ________ SIGNATURE OF APPLICANT (REQUIRED) | ________ DATE | X ________ SIGNATURE OF CO-APPLICANT | ________ DATE

GOLD CARD.

IMPORTANT TERMS AND CONDITIONS.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**12.15%** This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**12.15%** This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**12.15%** 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 **https://www.federalreserve.gov/pubs/creditcardtips/creditcardtips.pdf.**
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 September 26, 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

Cut here and retain for your records

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

SEVEN LOCATIONS TO SERVE YOU!

WAUSAU
715-301-1760 | P.O. Box 1725
Dudley Tower Office
500 N. 1st Street, Suite 1000
Bridge Street Office
210 E. Bridge Street

WISCONSIN RAPIDS
715-423-7600 | P.O. Box 8000
Downtown Offices
181 2nd Street South
110 3rd Street North
Griffith Office
4811 8th Street South

PLOVER
715-423-7600 | P.O. Box 519
Plover Office
1900 Plover Road

MANITOWISH WATERS
715-390-4443 | P.O. Box 239
Manitowish Waters Office
5987 County Highway W

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