



Credit Card Application

Merchants and Planters Bank

INTEREST RATE AND INTEREST CHARGES

	Visa® and MasterCard®	Visa® Gold and Gold MasterCard®
Annual Percentage Rate (APR) for Purchases	11.95% Standard APR based on your credit worthiness.	11.95% Standard APR based on your credit worthiness.
APR for Cash Advances	11.95% Standard APR based on your credit worthiness.	11.95% Standard APR based on your credit worthiness.
Penalty APR and When It Applies	18.95% This APR may be applied to your account if you: <ol style="list-style-type: none"> 1) Make a late payment. 2) Go over your credit limit twice in a six month period 3) Make a payment that is returned or 4) Do any of the above on another account that you have with us. How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.	
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases 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 Charge	If you are charged interest, the charge will be no less than \$0.00	
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

	Visa® and MasterCard®	Visa® Gold and Gold MasterCard®
Annual Fees	\$30.00	\$40.00
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advances • Foreign Transactions 	None None Up to 1.0%	
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment 	\$25 None	

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases)”. An explanation of this method is provided in your account agreement.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement. All contents including rates, fees and premiums are accurate at the time of printing. For changes that may have been made after printing, please call Merchants and Planters Bank at (870) 523-3601.



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Credit Application

Credit Limit Requested: \$ _____

Check Card Choice:

Visa® Visa® Gold MasterCard® Gold MasterCard®

Check Account Choice:

Individual Credit Line Increase
 Joint – We intend to apply for joint credit

Applicant Initials: _____

Co-Applicant Initials: _____

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal laws require all financial institutions to obtain, verify and record information that identifies each person who opens an Account. What this means to 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.

Last Name		First		Middle		Social Security #	
Email Address:							
Date of Birth	# of Dependents	Home Phone ()	Cell Phone ()	Own <input type="checkbox"/>	Rent <input type="checkbox"/>	Other <input type="checkbox"/>	Monthly Payments \$
Current Address		City		State	Zip		How Long (yrs)
Mailing Address (if different from above)		City		State	Zip		How Long (yrs)
Previous Address (if less than 2 yrs at present address)		City		State	Zip		How Long (yrs)
Employer		Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Work Phone ()		Date Employed	
Address		Position/Occupation				Monthly Gross Income \$	
Name and Address of Previous Employer (if less than 2 yrs at present employer)							How Long (yrs)
Source of Additional Income: Income from alimony, child support or separate maintenance need not be revealed if it is not considered in determining creditworthiness							Amount per Month \$
Nearest Relative (Not Living With You)				Home Phone ()		Relationship	
Last Name		First		Middle		Social Security #	
Date of Birth	# of Dependents	Home Phone ()	Cell Phone ()	Own <input type="checkbox"/>	Rent <input type="checkbox"/>	Other <input type="checkbox"/>	Monthly Payments \$
Current Address		City		State	Zip		How Long (yrs)
Previous Address (if less than 2 yrs at present address)		City		State	Zip		How Long (yrs)
Employer		Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Work Phone ()		Date Employed	
Address		Position/Occupation				Monthly Gross Income \$	
Name and Address of Creditor		Name Under Which Account is Carried		Account Number	Balance		Monthly Payment
1. Home Mortgage/Rent							
2. Bank Credit Card/Bank Name and Address							

APPLICANT
Note: All applicable sections should be filled out completely to avoid delay in processing your application.

CO-APPLICANT
Intended for joint applicant, this information is not required for an individual account.

CREDIT INFO
Attach Additional Sheets if Necessary

PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING: This statement is submitted to obtain credit and I/we certify that all information herein is true and complete. I/We agree that inquiries may be made to verify information and that credit references or verification may be given based on inquiries from other parties. This offer is subject to the credit policies of this institution. I/We agree to be bound by the terms and conditions of the cardholder agreement, a copy of which will be mailed to the applicant if this application is granted, receipt of such agreements and acceptance of such terms to be conclusively presumed by the applicant's use. If you intend to apply for joint credit, the undersigned shall be jointly and severally liable for any and all credit extended from time to time. We may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

X _____ Date X _____ Date
 Applicant Signature Co-Applicant Signature

Visa®/MasterCard® Account #	Date Approved	Credit Line	Approved By	FOR INTERNAL USE ONLY
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FOLD AND SECURE WITH TAPE FOR MAILING

Merchants & Planters Bank, PO Box 650, Newport, AR 72112