



U CHOOSE REWARDS® POINTS

- 1,000 extra points for registering your card at www.uchooserewards.com
- 1,000 extra points for your first purchase after registering your card
- One point per one dollar spent on purchases
- Redeem points for cash, travel, gift cards, merchandise, & more
- No annual fee

KENTUCKY BANK VISA® U CHOOSE REWARDS® CREDIT CARD APPLICATION

See Credit Disclosure about fees, rates and other costs located on the reverse side.

TYPE OF ACCOUNT DESIRED: <input type="checkbox"/> INDIVIDUAL ACCOUNT <input type="checkbox"/> JOINT ACCOUNT		DESIRED CREDIT LIMIT \$	
APPLICANT'S LAST NAME (PLEASE PRINT)		FIRST NAME	MI
		PHONE	DATE OF BIRTH
HAS EITHER APPLICANT EVER FILED FOR BANKRUPTCY? <input type="checkbox"/> YES <input type="checkbox"/> NO		SSN	
ADDRESS	STREET		<input type="checkbox"/> OWN HOME <input type="checkbox"/> RENT HOME \$_____/MO.
	CITY	STATE	ZIP
PRIOR ADDRESS	STREET		LENGTH OF RESIDENCE Years: Months: <small>(If less than 24 months, please provide prior address.)</small>
	CITY	STATE	ZIP
PRESENT EMPLOYMENT	EMPLOYER	POSITION	PHONE
	ADDRESS	LENGTH OF EMPLOYMENT Years: Months:	MONTHLY SALARY
Alimony, child support, or separate maintenance income need not be disclosed if you do not wish to have it considered as a basis for paying this obligation.		OTHER INCOME	MONTHLY INCOME
ADD A JOINT APPLICANT (optional)			
We intend to apply for joint credit: _____			
Applicant's Signature		Co-Applicant's Signature	
JOINT ACCOUNT (CO-APPLICANT'S SIGNATURE REQUIRED ON APPLICATION)	NAME OF CO-APPLICANT	DATE OF BIRTH	SSN
	ADDRESS	RELATIONSHIP TO APPLICANT	
	EMPLOYER	MONTHLY SALARY	POSITION
	ADDRESS	LENGTH OF EMPLOYMENT Years: Months:	
Alimony, child support or separate maintenance income need not be disclosed if you do not wish to have it considered as a basis for paying this obligation.		OTHER INCOME	MONTHLY INCOME
ADD AN AUTHORIZED USER (optional)			
NAME OF AUTHORIZED USER		DATE OF BIRTH	SSN
ADDRESS		PHONE	
Applicant's Signature		Authorized User's Signature	
BALANCE TRANSFER (optional)			
Transfer the amount(s) from the card account(s) listed below to my new account. Note: Balance transfers may be subject to a fee; please review the pricing and terms on reverse side.			
Account Number 1	\$ _____	Amount 1	Card Name 1
Account Number 2	\$ _____	Amount 2	Card Name 2
I (We) make application to Kentucky Bank for a VISA credit card(s). If this application is accepted and a VISA card(s) issued the undersigned applicant and joint applicant, if any, by signing, using or permitting another to use the VISA credit card(s) agree(s) that the applicant and joint applicant, if any, will be bound by the terms and conditions of the VISA Credit Card Agreement, and Customer Payment Schedule. Everything that I (we) have stated in this application is correct to the best of my (our) knowledge. I (We) understand that you will retain this application whether or not it is approved. You are authorized to check my (our) credit and employment history and to answer questions about your credit experience with me (us). I (we) understand that as the primary cardmember(s), I (we) will be liable for all account balances. If under the age of 21; I certify that I have the ability to make the required payments for the account or have included a co-signer who has attained the age of 21, who has the means to repay debts incurred by me in connection with the account, and who assumes joint liability for such debts. Each Borrower and co-signer is also obligated to repay any charges resulting from the use of a Credit Card by an Authorized User, regardless of whether the Authorized User stayed within the limits of permission given to use the Credit Card. Kentucky Bank is not subject to agreements between you and Authorized Users limiting their use of the Credit Card. An Authorized User is any person to whom a Borrower or co-borrower has given actual, applied or apparent permission to use the Credit Card.			
Applicant's Signature		Co-Applicant's Signature	Date

USA PATRIOT ACT Please note: Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an Account such as your name, address, date of birth, and other information that will allow us to identify you. We may also ask for other identifying documents.

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases¹	9.15% APR will vary with the market, based on the Prime Rate.
APR for Balance Transfers²	0.00% introductory APR for 6 months after the account is opened. After that, your APR will be 9.15% . This APR will vary with the market, based on the Prime Rate.
APR for Cash Advances³	19.25% This APR will vary with the market, based on the Prime Rate.
Penalty APR⁴ and When It Applies	29.25% This APR will vary with the market, based on the Prime Rate, up to 29.99%. The Penalty APR may be applicable to your Account if your account is past due 60 days. How Long Will the Penalty APR Apply? The Penalty APR will apply until you make 6 consecutive minimum payments when due.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing period. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
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

Annual Fee	None
Transaction Fees Balance Transfers Cash Advances Foreign Transactions	Either \$8 or 3% of the amount of each balance transfer, whichever is greater. Either \$10 or 3% of the amount of each advance, whichever is greater, for each convenience check advance, ATM advance, or advance through any Kentucky Bank customer service offering, or any advance obtained in person at a participating financial institution or other source. 3% of each transaction amount converted to U.S. dollars.
Penalty Fees Late Payment Returned Check or Returned Payment	Up to \$20 Up to \$20

¹We use the following to determine the APR for Purchases: Prime + 5.90%

²We use the following to determine the APR for Balance Transfers after the introductory rate period: Prime + 5.90%

³We add 16.00% to the Prime Rate to determine the APR for Cash Advances.

⁴We add 26.00% to the Prime Rate to determine the Penalty APR up to a maximum of 29.99%.

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See Account Agreement for more details.

Billing Rights: Information on your right to dispute transactions and how to exercise those rights is provided in Account Agreement.

Lost or Stolen Card Replacement: Standard delivery at no charge; Rush delivery \$25.00.

Minimum Payment: Three percent (3%) of the new balance or \$20.00, whichever is greater, plus the amount of balance that exceeds the Credit Limit, plus any amounts past due.

Prime Rate: Variable APRs are based on Prime Rate as published in the "Money Rates" section of the Wall Street Journal on the 1st day of each month. Prime Rate is 3.25% as of 03/16/2020.

Interest Rate: Rates shown are variable and subject to change. Your rate may increase with changes to Prime Rate. The information about the costs of the card described in this application is accurate as of the date above. This information may have changed after that date. To find out what may have changed, contact Kentucky Bank via the address and phone number below.

Balance Transfers: If a balance transfer request is more than your Available Credit Limit, we will automatically lower the balance transfer amount to your Available Credit limit and complete the transfer. Until your balance transfer(s) is posted, you may need to make a payment or payments to your other accounts to keep them current. Balance transfers are not subject to a grace period and may take 2 to 4 weeks to process. Balance transfers cannot be used to pay off other Kentucky Bank obligations. A balance transfer fee (greater of \$8 or 3.00% of the total dollar amount transferred) will be applied to your account when the requested transfer is processed. The Fee, and the transfer transaction, will appear on your monthly Account Statement. If you have a dispute with a creditor and pay that balance by transferring it to your new account, you may lose certain dispute rights.

Rewards: After registering the card at www.uchooserewards.com, you will earn one (1) reward point for every one U.S. dollar (\$1) in qualifying purchases, rounded down to the closest dollar on every purchase. Qualifying purchases do not include balance transfers, cash advances, cash-like charges such as travelers checks, foreign currency, money orders, and gift or stored value cards, any checks that are used to access your account, interest, unauthorized or fraudulent purchases, or fees of any kind. Points expire after three years. Reward points earned in calendar month one, expire on the last day of calendar month thirty-six.