



6401 South Bell Street
 P. O. Box 7407
 Amarillo, Texas 79114
 Phone: 806.353.9999
 Fax: 806.353.2533

CREDIT LINE ACCOUNT AND PERSONAL LOAN APPLICATION

ACCOUNT NUMBER – APPLICANT	ACCOUNT NUMBER – CO-APPLICANT	DATE
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Applicant Information PRINT OR TYPE ALL INFORMATION

- 1. If You live in a community property state, are You:**
 Married Separated Unmarried (Includes Single, Divorced and Widowed)
- 2. Married applicants can apply for individual credit.** Indicate if You would like:
 Individual Credit Joint Credit with Your Spouse/Co-Applicant
- 3. Method of Payment:** Payroll Deduction Automatic Share Transfer Cash Payment
- 4. Frequency of Payment:** Weekly Bi-Weekly Semi-Monthly Monthly

Spouse/Co-Applicant Information

- 5. Complete Spouse/Co-Applicant Information only if:**
 a. This is for joint credit with Your Spouse or other Co-Applicant;
 b. Your Spouse will use Your Account;
 c. You are relying on Your Spouse's income as a source of repayment for the credit requested; or
 d. You live in a community property state: Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, Wisconsin (or Puerto Rico).
- 6. Definitions:**
 Whenever used in this application, the words "You" and "Your" refer to the Applicant(s) or Spouse/Co-Applicant and the words "We," "Us," and "Our" refer to the Lender.

Credit Applied For:

Type of credit _____ Amount Requested \$ _____ Refinanced Amount \$ _____ Total Request \$ _____
 Purpose _____ Collateral Offered _____ Value: \$ _____

There are costs associated with the use of any Credit Card issued to You by Us. You may request specific information about these costs by contacting Us by telephone at (806) 353-9999 (callers from outside the 806 area code may call collect) or by writing Us at P.O. Box 7407, Amarillo, Texas 79114.

APPLICANT OR CO-SIGNER

FIRST NAME	INITIAL	LAST NAME
SOCIAL SECURITY NUMBER		BIRTHDATE
CURRENT STREET ADDRESS	APT. NO.	YEARS THERE
CITY	STATE	ZIP
MOTHER'S MAIDEN NAME	EMAIL ADDRESS	
FORMER ADDRESS (COMPLETE IF PREVIOUS ADDRESS IS LESS THAN 3 YEARS)		YEARS THERE
DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> PAY BOARD	HOME TELEPHONE	NO. OF DEP. AGES OF DEPENDENTS
NAME, ADDRESS AND TELEPHONE OF NEAREST REFERENCE NOT LIVING WITH YOU		

SPOUSE/CO-APPLICANT

FIRST NAME	INITIAL	LAST NAME
SOCIAL SECURITY NUMBER		BIRTHDATE
CURRENT STREET ADDRESS	APT. NO.	YEARS THERE
CITY	STATE	ZIP
MOTHER'S MAIDEN NAME	EMAIL ADDRESS	
FORMER ADDRESS (COMPLETE IF PREVIOUS ADDRESS IS LESS THAN 3 YEARS)		YEARS THERE
DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> PAY BOARD	HOME TELEPHONE	NO. OF DEP. AGES OF DEPENDENTS
NAME, ADDRESS AND TELEPHONE OF NEAREST REFERENCE NOT LIVING WITH YOU		

EMPLOYMENT AND INCOME If self-employed, attach financial statement or income tax returns.

CURRENT EMPLOYER (INCLUDE EMPLOYEE I.D. IF APPLICABLE)		EMPLOYMENT DATE
ADDRESS/CITY/STATE/ZIP		
WORK TELEPHONE	POSITION	MO. GROSS SALARY
FORMER EMPLOYER	POSITION	YEARS THERE

CURRENT EMPLOYER (INCLUDE EMPLOYEE I.D. IF APPLICABLE)		EMPLOYMENT DATE
ADDRESS/CITY/STATE/ZIP		
WORK TELEPHONE	POSITION	MO. GROSS SALARY
FORMER EMPLOYER	POSITION	YEARS THERE

OTHER INCOME Alimony, child support, or separate maintenance income need not be revealed if You do not choose to have it considered. (Proof Required)

TYPE OF OTHER INCOME	MONTHLY AMOUNT
NAME AND ADDRESS OF PAYER	

TYPE OF OTHER INCOME	MONTHLY AMOUNT
NAME AND ADDRESS OF PAYER	

ASSETS AND DEPOSITS Attach a separate sheet if necessary.

TYPE	BANK (OR OTHER) NAME & ADDRESS	ACCOUNT NO.	INTEREST RATE	APPROX. BAL.
	SEE ATTACHED			
CAR 1 - YR. - MAKE - MODEL			VALUE	
CAR 2 - YR. - MAKE - MODEL			VALUE	
HOMEOWNERS: PLEASE INDICATE NAME(S) ON DEED		PURCHASE PRICE	APPROX. VALUE	

TYPE	BANK (OR OTHER) NAME & ADDRESS	ACCOUNT NO.	INTEREST RATE	APPROX. BAL.
CAR 1 - YR. - MAKE - MODEL			VALUE	
CAR 2 - YR. - MAKE - MODEL			VALUE	
HOMEOWNERS: PLEASE INDICATE NAME(S) ON DEED		PURCHASE PRICE	APPROX. VALUE	

Important MasterCard Credit Card Disclosure. The following disclosure represents important details concerning your MasterCard Credit Card. The information about costs of the Card are accurate as of the effective date of August 1, 2019. You can call Us at (806) 353-9999 or write to Us at P.O. Box 7407, Amarillo, Texas 79114 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) For Purchases	<p>MasterCard Platinum: 0.00% Introductory APR for 6 months. After that, Your APR will be 9.50% - 17.50% depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.</p> <p>MasterCard Platinum Rewards: 0.00% Introductory APR for 6 months. After that, Your APR will be 11.50% - 17.50% depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.</p> <p>MasterCard Premier Rewards: 0.00% Introductory APR for 6 months. After that, Your APR will be 13.50% - 17.50% depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.</p>
APR For Balance Transfers	<p>MasterCard Platinum: 0.00% Introductory APR for 6 months. After that, Your APR will be 9.50% - 17.50% depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.</p> <p>MasterCard Platinum Rewards: 0.00% Introductory APR for 6 months. After that, Your APR will be 11.50% - 17.50% depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.</p> <p>MasterCard Premier Rewards: 0.00% Introductory APR for 6 months. After that, Your APR will be 13.50% - 17.50% depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.</p>
APR For Cash Advances	<p>MasterCard Platinum: 9.50% - 17.50% depending on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>MasterCard Platinum Rewards: 11.50% - 17.50% depending on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>MasterCard Premier Rewards: 13.50% - 17.50% depending on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
How to Avoid Paying Interest on Purchases	We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days from Your statement closing date.
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	
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	<p>The greater of 3.00% of each transfer or \$5.00 2.00% of each advance 1.00% of each foreign currency transaction in U.S. Dollars. 0.80% of each U.S. Dollar transaction that occurs in a foreign country.</p>
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment 	<p>Up to \$25.00 Up to \$22.00</p>

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."