



Consumer Credit Card Application

Rev 7/2026

Type of Card: ☐ Consumer Visa

Credit Line Requested: ☐ \$500 ☐ \$1,000 ☐ \$2,500 ☐ \$5,000 ☐ Other \$ _____

Check one of the following. You may qualify for a joint or separate account.

☐ **SEPARATE ACCOUNT:** Complete Applicant section and sign application. Complete Co-Applicant section with information about spouse only if you are married and are a Wisconsin resident. (Only applicant should sign application.)

☐ **JOINT CREDIT WITH SPOUSE:** Complete Applicant section and Co-Applicant section and both sign application. We intend to apply for joint credit. (Initials) Applicant _____ Co-Applicant _____

☐ **JOINT CREDIT WITH SOMEONE WHO IS NOT YOUR SPOUSE:** Each of you must complete a separate application as if applying for separate credit and submit them together, including completing the Co-Applicant section if you are married and a Wisconsin resident. We intend to apply for joint credit. (Initials) Applicant _____ Co-Applicant _____

BRIEFLY TELL US ABOUT YOURSELF

First Name	M.I.	Last Name	Social Security Number	☐ Married	☐ Legally Separated	☐ Unmarried (For Wisconsin Residents Only)
Street Address	City	State	Zip Code	How Long?	☐ Own ☐ Rent ☐ Other _____	Monthly Payments \$
Date of Birth	Home Telephone Number		E-Mail			
Employer	Employer Telephone Number	How Long?	Monthly Wages, Salary, and Commission:		Occupation/Job Title	
			Gross \$ _____			
Driver's License Number			State	Exp.		
Source of Additional Income (You need not furnish alimony, child support or maintenance income information if you do not want us to consider it in evaluating your application). Additional Income (Amount per Month): \$ _____ SOURCE: _____						

CO-APPLICANT/SPOUSE INFORMATION

First Name	M.I.	Last Name	Social Security Number	☐ Married	☐ Legally Separated	☐ Unmarried (For Wisconsin Residents Only)
Street Address	City	State	Zip Code	How Long?	☐ Own ☐ Rent ☐ Other _____	Monthly Payments \$
Date of Birth	Home Telephone Number		E-Mail			
Employer	Employer Telephone Number	How Long?	Monthly Wages, Salary, and Commission:		Occupation/Job Title	
			Gross \$ _____			
Driver's License Number			State	Exp.		
Source of Additional Income (You need not furnish alimony, child support or maintenance income information if you do not want us to consider it in evaluating your application). Additional Income (Amount per Month): \$ _____ SOURCE: _____						

CREDIT INFORMATION

Bank Name		Bank Address				
Checking Account Number/Name Listed	Balance	Savings Account Number/Name Listed	Balance	Total Other Personal Liquid Assets		
\$		\$				
Name and Address of Creditor		Name under which Account is Listed		Account Number	Balance	Monthly Payments
1. Automobile						
2. Home Mortgage						
3. Other						

FOR MARRIED WISCONSIN APPLICANTS ONLY

I certify that the credit being applied for, if granted, will be incurred in the interest of my marriage or family.

APPLICANT SIGNATURE _____ DATE _____

The undersigned give this information for the purpose of obtaining credit, certify that it is true and complete, authorize you to verify it, obtain additional information (including credit reports) and furnish credit information to others concerning my credit standing. By signing below, the undersigned agree to be bound by the Credit Card Agreement issued with the credit card. MARITAL PROPERTY INFORMATION: 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 granted or an open-end credit plan is entered into is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision.

X _____
Applicant Signature Date

X _____
Co-Applicant Signature Date

Office _____ Employee Card _____
DTI _____
Approved by _____ Credit Scores _____

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Application Table

Citizens State Bank		Consumer Visa®
Interest Rates and Interest Charges		
Annual Percentage Rate (APR) for Purchases	6.90% 16.90%	Introductory APR for six months. After that your APR will be
APR for Balance Transfers	6.90% 16.90%	Introductory APR for six months. After that your APR will be
APR for Cash Advances	19.90%	when you open your account.
How to Avoid Paying Interest on Purchases	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.	
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 http://www.federalreserve.gov/creditcard .	
Fees		
Annual Fee	None	
Transaction Fees		
• Cash Advance	Either \$5.00 or 3.00% of the amount of each transfer, whichever is greater	
• Lender's ATM Fee	None	
• Foreign Transaction	1% of each transaction in U.S. dollars	
• Replacement Card Fee	\$10.00	
• Expedited Card Fee	\$50.00	
Penalty Fees		
• Late Payment	Up to \$25.00	
• Return Payment	Up to \$25.00	

How Will We Calculate Your Balance:

We use a method called "Average Daily Balance (including new purchases)".

The information in this table was printed and is accurate as of 03-31-2026 and is subject to change after this date. Contact your community banker to learn of any change in the information since it was printed by mailing your request to Citizens State Bank, PO Box 219, La Crosse Wisconsin 54602.

NOTICE:

You agree that we may obtain and use consumer credit reports and exchange credit information in connection with this offer and any update, renewal or extension of credit we may extend to you. If you request, we will inform you whether any credit report was requested and, if so, the name and address of the consumer reporting agency which furnished the report. As permitted by law, we may share account and other information as well as information contained in your Application and in any credit report on you, with any Citizens State Bank affiliates and others. Complete details regarding our rights to share information will be provided to you after an account is established. You agree that we will consider this an Application for a Visa® Consumer Gold account. You agree that we reserve the right, based upon our evaluation of information furnished by you or others, not to open an account. You must be at least 18 years old to qualify (19 in AL and NE; 21 in MS). Married applicants may apply for separate credit.

Anti-Terrorism:

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. To process the Application, we must have your name, street address, date of birth and other identifying information, and we may ask for identifying documents from you as well.

State Laws Require the Following Notices:

California Residents: A married applicant may apply for a separate account. After approval, each applicant shall have the right to use this account to the extent of the credit limit set by the creditor and each applicant may be liable for the amount extended under this account to any joint applicant. Delaware Residents: Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month. New York Residents: New York residents may contact the New York State Banking Department at 1-800-518-8866 to obtain a comparative listing of credit card rates, fees and grace periods. Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. Married Wisconsin Residents: Your signature confirms that this loan obligation is being incurred in the interest of your marriage or family. No provision of any marital property agreement, unilateral statement or court decree adversely affects a creditor's interest unless, prior to the time the credit is granted, the creditor is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision.

Applicable Law:

The above rates and fees are governed, as are your Cardholder Agreement and Account, by the laws and regulations of the State of Wisconsin, as well as the applicable laws and regulations of the United States of America.