

Important Cost Information about our Credit Card

Interest Rates and Charges	
Annual Percentage Rate (APR) for Purchases	9.25%. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	15.25%. This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you 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 posting 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://consumerfinance.gov/learnmore
Fees	
Annual Fee	None
Transaction Fees	
<ul style="list-style-type: none"> • Cash Advance 	Either \$10 or 1% of the amount of each cash advance, whichever is greater.
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Returned Payment 	Up to \$15 Up to \$25

How We Will Calculate Your Balance: We use a method called the “average daily balance (including New Purchases)”.

How we determine APRs: The Purchase and Cash Advance APRs are determined by adding a Margin to the Prime Rate. The Prime Rate is the highest Prime Rate published in The Wall Street Journal Money Rates table on the last day of each month. The APR for Purchases and Cash Advances will not exceed 25.00%.

Cardholder Agreement: For additional information about the costs and terms of the Account, see your Cardholder Agreement, which will be sent with the Card. The Cardholder Agreement and the Account will be governed by Colorado and applicable federal law. The Cardholder Agreement permits us to change the terms of this Account, including the rates, fees and other credit terms, upon notice to cardholder and subject to the provisions of applicable law.

Notice to Young Applicants: If you are under 21 years of age, Federal law prohibits us from approving your application for a credit card unless you demonstrate that you have the independent ability to make the required payments on your account, or unless you provide a guarantor or cosigner. The guarantor or cosigner must be acceptable to us and must sign our form of guaranty agreement.

Important Information About Procedures For Opening A New Account: Our bank complies with Section 326 of the USA PATRIOT Act. This law mandates that we collect and verify certain information about you while processing your Account application. Please talk with a Bank representative if you have questions.

Important: Information about the costs of credit cards as shown in the Important Cost Information chart is accurate as of March 16, 2020 the date this document was printed. This information may have changed after that date. To find out what may have changed, call us at 970-332-4111 or write to us at 300 Clay Street, Wray, CO 80758.

CONSUMER CREDIT CARD APPLICATION



Wray State Bank

300 Clay St – PO Box 277
Wray, CO 80758
Phone (970) 332-4111
Toll Free (877)497-2978
Fax (970) 332-4488

Windsor State Bank

1130 Main Street
Windsor, CO 80550
Phone (970) 674-1488
Toll Free (855) 275-4005
Fax (970) 674-0166

Brush State Bank

731 East Edison Street – PO Box 407
Brush, CO 80723
Phone (970) 840-3090
Toll Free (844) 840-3020
Fax (970) 842-0390



Credit Card Application

Requested Credit Limit: _____

I intend to apply for joint credit:
Primary applicant initials: _____
Joint applicant initials: _____

Please mail completed application to:

Wray State Bank
PO Box 277
Wray, CO 80758

Windsor State Bank
1130 Main Street
Windsor, CO 80550

Brush State Bank
PO Box 407
Brush, CO 80723

Primary Applicant-Customer Information

First Name: _____ MI: _____ Last Name: _____ Social Security Number: _____ Date of Birth: _____
Current Physical Address: _____ City: _____ State: _____ Zip: _____ Years at Address: _____
Previous Physical Address: _____ City: _____ State: _____ Zip: _____ Years at Prior Address: _____
Mailing Address: _____ City: _____ State: _____ Zip: _____ Primary Phone: _____
Security Questions – 1st Pet's Name: _____ Place of Birth: _____ High School Mascot: _____ 1st Car: _____

Primary Applicant-Financial Information

Employment Status: ___ Part Time ___ Full Time ___ Self Employed ___ Retired ___ Unemployed ___ Homemaker Work Phone: _____
Current Employer Name: _____ Position: _____ Length of Employment: _____
Previous Employer (if less than 1 year at current employer): _____ Position: _____ Length of Employment: _____
Primary Financial Institution: _____ Residence Status: ___ Own ___ Rent ___ Other Monthly Housing Payment: _____
Gross Annual Income: _____ Gross Annual Other Income: _____ Source of Other Income: _____
Spousal support, child support, or separate maintenance income need not be revealed if you do not wish it to be considered as a basis for repayment.

Joint Applicant-Customer Information

First Name: _____ MI: _____ Last Name: _____ Social Security Number: _____ Date of Birth: _____
Current Physical Address: _____ City: _____ State: _____ Zip: _____ Years at Address: _____
Previous Physical Address: _____ City: _____ State: _____ Zip: _____ Years at Prior Address: _____
Mailing Address: _____ City: _____ State: _____ Zip: _____ Primary Phone: _____
Security Questions – 1st Pet's Name: _____ Place of Birth: _____ High School Mascot: _____ 1st Car: _____

Joint Applicant-Financial Information

Employment Status: ___ Part Time ___ Full Time ___ Self Employed ___ Retired ___ Unemployed ___ Homemaker Work Phone: _____
Current Employer Name: _____ Position: _____ Length of Employment: _____
Previous Employer (if less than 12 months at current employer): _____ Position: _____ Length of Employment: _____
Primary Financial Institution: _____ Residence Status: ___ Own ___ Rent ___ Other Monthly Housing Payment: _____
Gross Annual Income: _____ Gross Annual Other Income: _____ Source of Other Income: _____
Spousal support, child support, or separate maintenance income need not be revealed if you do not wish it to be considered as a basis for repayment.

The Applicant, in signing this Application, certifies the information given herein is true and correct, and agrees to pay all charges on such Account when due in accordance with the Cardholder Agreement that will be sent with the Card(s). Applicant acknowledges receipt of the Important Cost Information disclosure provided with this Application.

To All Applicants: Applicant applies to Wray State Bank, Wray, CO, or its successors or assigns ("Issuer") for a credit card account ("Account") as indicated in this Application. If this application is accepted and credit card(s) issued, Applicant will be deemed to be in agreement with the cardholder agreement and disclosures that we send with the card(s).

The Applicant authorizes the Issuer to obtain a credit report in connection with this Application and from time to time after the Account is established, the Issuer may verify that the Applicant continues to qualify for the Account. Issuer may verify Applicant credit, employment history and other information relating to the Applicant and to answer questions about the Issuer's experience with Applicant. The Applicant acknowledges and agrees that such information may be used to establish, administer or collect the Account, or for any legitimate purpose relating to the Account.

X _____
Applicant's Signature Date

X _____
Joint Applicant Signature Date

Opt Out of Visa Account Updater

Internal Use Only:
Cardholder #: _____
Approved Credit Limit: _____