

Applicant Information Please 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. 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).

4. Definitions:

Whenever used in this application, the words "You" and "Your" refer to the Applicant(s) or Spouses/Co-Applicant and the words "We," "Us," and "Our" refer to the Lender.

Credit Card Applied For:

Type of Card:

- VISA PremierRate Platinum
- VISA Signature Rewards
- VISA BlueForward Platinum
- VISA BlueSecured Platinum

Credit Limit Requested \$ _____

Please refer to the Important Credit Card Disclosures enclosed.

Applicant

FIRST NAME		INITIAL	LAST NAME	
BIRTH DATE	SOCIAL SECURITY NUMBER		NO. OF DEP.	AGES OF DEPENDENTS
CURRENT STREET ADDRESS			APT. NO.	YEARS THERE
CITY		STATE	ZIP	COUNTRY
<input type="checkbox"/> OWN <input type="checkbox"/> RENT	HOME TELEPHONE		MOBILE PHONE	
E-MAIL ADDRESS		FORMER ADDRESS (COMPLETE IF PREVIOUS ADDRESS IS LESS THAN 3 YEARS)		
CURRENT EMPLOYER (INCLUDE EMPLOYEE I.D. IF APPLICABLE)			ADDRESS/CITY/STATE/ZIP	
POSITION	MO. GROSS SALARY	WORK TELEPHONE	YEARS THERE	

Spouse/Co-Applicant/Co-Signer

FIRST NAME		INITIAL	LAST NAME	
BIRTH DATE	SOCIAL SECURITY NUMBER		NO. OF DEP.	AGES OF DEPENDENTS
CURRENT STREET ADDRESS			APT. NO.	YEARS THERE
CITY		STATE	ZIP	COUNTRY
<input type="checkbox"/> OWN <input type="checkbox"/> RENT	HOME TELEPHONE		MOBILE PHONE	
E-MAIL ADDRESS		FORMER ADDRESS (COMPLETE IF PREVIOUS ADDRESS IS LESS THAN 3 YEARS)		
CURRENT EMPLOYER (INCLUDE EMPLOYEE I.D. IF APPLICABLE)			ADDRESS/CITY/STATE/ZIP	
POSITION	MO. GROSS SALARY	WORK TELEPHONE	YEARS THERE	

Optional Credit Insurance

Credit Life and/or Credit Disability are not required to obtain credit and will be included only if requested immediately below by the APPLICANT(S). The insurance rates are shown below. The insurance charge is calculated each month by multiplying the outstanding balance of the Account on the last day of that month by the rate shown. **Monthly Premium Rates per \$1000 of Outstanding Balance for Credit Line Accounts - You must CHECK ONE OR MORE of the boxes below.**

- CREDIT LIFE SINGLE COVERAGE - \$0.83/\$1,000 YES NO JOINT COVERAGE - \$1.24/\$1,000 YES NO
- CREDIT DISABILITY SINGLE COVERAGE - \$2.28/\$1,000 YES NO JOINT COVERAGE - \$3.42/\$1,000 YES NO

Signatures

You warrant the truth of the above information and You realize that it will be relied upon by Us in deciding whether or not to grant the credit applied for. You hereby authorize Us, Our employees and agents to investigate and verify any information provided to Us by You. You agree and understand that if approved, You are contractually liable according to the applicable terms of the Credit Card Agreement and Disclosure Statement. You will receive a copy of that Agreement and Disclosure no later than the time of Your first credit advance and You promise to pay all amounts charged to Your Account according to its terms. If this is a joint application, You agree that such liability is joint and several. You assume any risk that may be associated with permitting Us to accept Your facsimile signature. If You are applying for Credit Insurance, You authorize Us to add the required premiums to Your Account, charge a Finance Charge on the premiums at the rate which applies to Your Account, and forward such premiums to the Insurance Company. You hereby acknowledge Your intent to apply for credit or joint credit if a co-applicant has been listed.

Applicant's Initials	Signature of Applicant	Date	Co-Applicant's Initials
			Signature of Spouse/Co-Applicant/Co-Signer
			Date

IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of the effective date of April 1, 2020. You can call Us at (636) 916-8300 or write Us at 1232 Wentzville Parkway, Wentzville, MO 63385 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

<p>Annual Percentage Rate (APR) For Purchases</p>	<p>Premier Low Rate Platinum VISA: <u>7.99</u> % - <u>18.00</u> % based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Signature Rewards VISA: <u>9.99</u> % - <u>18.00</u> % based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>BlueForward Platinum VISA: <u>15.99</u> % This APR will vary with the market based on the Prime Rate.</p> <p>BlueSecured Platinum VISA: <u>15.99</u> % This APR will vary with the market based on the Prime Rate.</p>
<p>APR For Balance Transfers</p>	<p>Premier Low Rate Platinum VISA: <u>3.99</u> % Introductory APR for <u>12</u> months. After that Your APR will be <u>10.99</u> % - <u>18.00</u> % based on Your creditworthiness at the time Your Account was established. This APR will vary with the market based on the Prime Rate.</p> <p>Signature Rewards VISA: <u>3.99</u> % Introductory APR for <u>12</u> months. After that Your APR will be <u>12.99</u> % - <u>18.00</u> % based on Your creditworthiness at the time Your Account was established. This APR will vary with the market based on the Prime Rate.</p> <p>BlueForward Platinum VISA: <u>N/A</u> % This APR will vary with the market based on the Prime Rate.</p> <p>BlueSecured Platinum VISA: <u>N/A</u> % This APR will vary with the market based on the Prime Rate.</p>
<p>APR For Cash Advances</p>	<p>Premier Low Rate Platinum VISA: <u>10.99</u> % - <u>18.00</u> % based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Signature Rewards VISA: <u>12.99</u> % - <u>18.00</u> % based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>BlueForward Platinum VISA: <u>N/A</u> % This APR will vary with the market based on the Prime Rate.</p> <p>BlueSecured Platinum VISA: <u>N/A</u> % This APR will vary with the market based on the Prime Rate.</p>
<p>Penalty APR And When it Applies</p>	<p>18.00%</p> <p>This APR may be applied if: 1) You make a late payment.</p> <p>How Long Will The Penalty APR Apply? If Your APR is increased for this reason, the Penalty APR applied to transactions that occur after the increase may be applied indefinitely. For transactions that occurred prior to the effective date of the increase, the increase will also apply indefinitely unless You make the next 6 consecutive minimum payments when due.</p>

SEE PAGE 2 for more important information about Your Account.

Interest Rate and Interest Charges (continued)

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 interest on purchases if You pay Your entire balance owed within 25 days of 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">• Cash Advance• Foreign Transaction | 2.00% of each cash advance, (\$10.00 minimum - \$25.00 maximum)
1.00% of each foreign currency transaction in U.S. Dollars.
1.00% of each U.S. Dollar transaction that occurs in a foreign country. |
|--|---|

Penalty Fees

- | | |
|--|--|
| <ul style="list-style-type: none">• Late Charge• Returned Payment | Up to \$18.00
Up to \$27.00 |
|--|--|

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

SEE PAGE 1 for more important information about Your Account.