

Platinum and Business Mastercard Account Summary Table



Consumer New Customer Cards Requested (#) _____
 Business Existing Customer Requested Limit (\$) _____

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	11.50% Fixed
APR for Balance Transfers	11.50% Fixed
APR for Cash Advances	11.50% Fixed
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 balance transfers and cash advances on the transaction date.
Minimum Interest Charge	There is no minimum interest charge.
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:	
Balance Transfer	None
Cash Advance	None
Foreign Transaction	None
Penalty Fees:	
Late Payment	Up to \$25
Returned Payment	\$5

How We Will Calculate Your Balance: We use a method called "average daily balance (excluding new purchases)." See your credit card cardholder agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your credit card cardholder agreement.

Entity Information <i>(for businesses)</i>			Financials (\$)	
Legal Business Name	Tax ID Number	Business Phone	Annual Gross Sales	
Business Physical Address (not PO Box)		Number of Employees	Prior Year Pretax Profit	
Mailing Address (if different from above)		Length of Ownership	Monthly Debt Payments	
Type of Organization Corporation Partnership Sole Proprietorship LLC Non-Profit Other: _____			Total Deposit Balances	
Nature of Business (specific description):			Total Debt/Credit Balances	
Business Name as it should appear on the card(s) – limited to 21 alphanumeric characters; abbreviate if needed			Secured:	
[Grid for Business Name]			Unsecured:	
Monthly Billing Option:	Consolidated: Cardholder transactions combined in one statement, billed & paid at administrative level		Individual: Individual cardholder statements, billed & paid at individual card level	

Applicant Information <i>(for consumers)</i>			Financials (\$)	
Full Name	Date of Birth	Social Security Number	Monthly Gross Income	
Current Physical Address		How Long (years)	Monthly Housing Payment	
Mailing Address (if different from above)		Own Rent Other	All Other Monthly Payments	
Previous Address (if less than 2 years at current)		Number of Dependents	Total Deposit Balances	
Email Address	Primary Phone	Work Phone	Total Debt/Credit Balances	
Employer	Position/Occupation	Date Employed		
Employer Address		Name & Address of Previous Employer (if less than 2 years at current)		
Nearest Relative Not Living With You		Relationship	Primary Phone	

Note for completing the following section: A co-applicant receives a card and assumes joint credit responsibility for the Account. Co-signers do not receive a card, but assume joint credit responsibility for the Account. Guarantors assume credit responsibility in the event that the organization or applicant fails to pay; this designation is most commonly used for business cards.

Co-applicant Co-signer Guarantor Information			Financials (\$)	
Full Name	Date of Birth	Social Security Number	Monthly Gross Income	
Current Address		How Long (years)	Monthly Housing Payment	
Email Address	Primary Phone	Work Phone	All Other Monthly Payments	
Employer & Employer Address		Position/Occupation	Date Employed	Total Deposit Balances

Authorized Users	
Please issue credit cards to the following individual(s) on our credit card account at the Bank. I understand that I am (or the organization I am authorized to act on behalf of is) responsible for all card activity, including all balances and charges incurred, by cards issued to authorized user(s).	
Printed Names & Signatures	Limit
_____	Shared Individual: \$ _____
_____	Shared Individual: \$ _____
_____	Shared Individual: \$ _____
_____	Shared Individual: \$ _____
_____	Shared Individual: \$ _____

Secured Account
Securing your credit card is optional, but may help an applicant with poor credit history or little to no previous credit history. *A separate signed security agreement will be required.*
In consideration of this application, the Bank may secure this credit card with the following Kennebec Savings Bank account: Checking Savings CD Account # _____ For the full credit limit. For the following amount: \$ _____

Signatures	
PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING: This statement is submitted to obtain credit and I/we certify that all information herein is true and complete. I/We agree that inquiries may be made to verify information and that credit references or verification may be given based on inquiries from other parties. This offer is subject to the credit policies of the Bank. I/We agree to be bound by the terms and conditions of the cardholder agreement, a copy of which will be provided to the applicant if this application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicant's use. If this application includes a co-applicant or co-signer, I/we intend to apply for joint credit, and I/we shall be jointly and severally liable for any and all credit extended from time to time.	
X _____ Applicant/Authorized Officer Signature	Date _____
X _____ Co-Applicant/Co-Signer/Guarantor Signature	Date _____

KSB Use Only
Approved Credit Limit:
Approved By:
Date:

Deposit Products

Premier Checking • Statement Savings • Certificates of Deposit
Club Accounts • IRA Savings & CDs • HSA Checking & Savings
Premier Money Market

Loan Products

Residential Loans • Home Equity Lines & Loans
Personal Loans • Credit Cards

Branch Services

Check Cashing • Bank Check Ordering • Coin Sorting
Safe Deposit Boxes • Night Deposits

Digital Services

Online Account Opening • Online Banking • Bill Pay • Popmoney
Mobile Banking (with Mobile Deposit • Debit Card Controls & Alerts)
Debit Cards • Apple Pay®, Google Pay™, & Samsung Pay®

Commercial Products & Services

Business Checking • Insured Deposits (ICS & CDARS)
Commercial Loans • Online Banking
Cash Management Services • Merchant Processing Services
Business Credit Cards

Investment Services

Investment Management • Financial Advisory Services
Trust Administration

Investment Services are: not insured by FDIC or other federal government agency; not deposits of or other obligations of the institution and are not guaranteed by the institution; may lose value; subject to investment risks, including possible loss of the principal investment.

Check out www.KennebecSavings.Bank or call us at **(207) 622-5801** for more information on any of our products and services.

Apply Today!



Credit Card Application

Platinum Mastercard® for Consumers
Business Mastercard® for Businesses

Building a successful financial plan takes the right resources. That's why we work hard to provide you with quality financial services and products. Like our convenient, flexible Mastercard® credit cards. They're accepted at thousands of locations worldwide for just about any type of purchase you can dream up. And, unlike those big out-of-town institutions, our card comes with the personal, friendly service you've come to expect from us. So, whatever your plans, choose the credit card that gives you all the value and buying power you need to get your projects off the drawing board.

Apply for yours today!

Features

- **Online access:** view card activity and statements, or set up custom email alerts
- **24/7 support:** cardholder service hotline available at 1-855-441-7706
- **Mastercard SecureCode:** an optional security feature to help protect your card while shopping online
- **Mobile wallet-enabled:** ready for Apple Pay, Google Pay, and Samsung Pay
- **Chip card-enabled:** enjoy enhanced security and improved international acceptance
- **Flexible configurations:** order multiple cards attached to a single credit limit
- **For consumers:** integrates seamlessly with Online Banking
- **For businesses:** personalize billing and credit limits – consolidate everyone into one easy statement and limit, or personalize at the individual or group level

USA PATRIOT Act

Procedures for Opening a New Account

To help the government fight the funding of terrorism and money-laundering activities, Federal laws require all financial institutions to obtain, verify, and record information that identifies each person who opens an Account. What this means to you: When you open an Account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Kennebec Savings Bank ("Bank") cannot process applications that are incomplete, unsigned, or missing documentation. The Bank requires income verification. (Income from alimony, child support or separate maintenance need not be revealed if it is not considered in determining creditworthiness.)

Military Lending Act

Statement of Military Annual Percentage Rate (MAPR)

Federal law provides important protections to members of the Armed Forces and their dependents relating to the extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit cards account).



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