

SPENDING HAS NEVER BEEN SO REWARDING

Earn loyalty points through our loyalty program at www.scorecardrewards.com. For every qualifying purchase, you will earn valuable points. Redeem your points for gift cards, top name-brand items, unbelievable vacation getaways, valuable services, and once-in-a-lifetime experiences!

Merchandise/Gift Cards

Experience

- Top-Shelf Merchandise
- Gift cards from your favorite retailers
- Theater Tickets
- Concert Tickets
- Sporting Event Tickets and More!

In-Store Purchases and Fuel Discounts

Travel

- Pay for in-store purchases at 8,000 Walgreens® and at over 9,000 CVS® stores nationwide.
- Redeem for instant discounts on fuel at participating Amoco®, BP® or Shell® gas stations.
- Book reservations for flights, hotels, car rentals, cruises, excursions and more!



Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchase	10.15%* This APR will vary with market based on the Prime Rate.
APR for Balance Transfers	10.15%* This APR will vary with market based on the Prime Rate.
APR for Cash Advances	10.15%* This APR will vary with market based on the Prime Rate.
*The APR for Purchases, Cash Advances and Balance Transfers will not exceed 15%.	
How to Avoid Paying Interest on Purchases	Your due date is at least Interest on Purchases 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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
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: www.consumerfinance.gov/learnmore

Fees

Annual Fee	No Annual Fee
Balance Transfer	Either \$10.00 or 3% of the amount of each transfer, whichever is greater.
Cash Advance	Either \$10.00 or 3% of the amount of each advance, whichever is greater.
Foreign Transaction	1% of each transaction in U.S. Dollars.
Late Payment	Up to \$25.00
Over-the Credit Limit	None
Returned Payment	Up to \$27.00

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

byronbank.com



Byron Bank Visa® Credit Card

Life Should Be Rewarding!



Byron Bank



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CREDIT CARD APPLICATION



IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

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. WHAT THIS MEANS FOR 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. THE INFORMATION ABOUT THE COSTS OF THIS CARD IS ACCURATE AS OF APRIL 2016. THIS INFORMATION MAY CHANGE. TO FIND OUT WHAT MAY HAVE CHANGED, CALL BYRON BANK 815-234-2561; WRITE BYRON BANK, 200 N WALNUT, BYRON, IL 61010; OR VISIT OUR WEBSITE, WWW.BYRONBANK.COM. MEMBER FDIC.

APPLICANT INFORMATION

NAME (FIRST, MIDDLE INITIAL, LAST) _____ BIRTHDATE _____

SOC. SEC. NO. _____ MARITAL STATUS CHECK YOUR MARITAL STATUS IF YOU LIVE IN A COMMUNITY PROPERTY STATE, SUCH AS WISCONSIN.
 MARRIED UNMARRIED SEPARATED

ADDRESS CITY STATE/ZIP HOW LONG PHONE

EMPLOYER POSITION HOW LONG WORK PHONE

EMAIL ADDRESS GROSS EMPLOYMENT INCOME CELL PHONE
 _____ \$ MO. \$ YR

OTHER INCOME (ALIMONY, SEPARATE MAINTENANCE OR CHILD SUPPORT NEED NOT BE REVEALED IF YOU DO NOT WISH TO HAVE IT CONSIDERED AS A BASIS FOR REPAYMENT), PRIMARY IDENTIFICATION FORM (PERMANENT DRIVER'S LICENSE/STATE OF ISSUANCE, STATE NON-DRIVERS' ID CARD, COUNTY ID CARD, COUNTY ID CARD, COUNTRY OF ISSUANCE, PASSPORT, COUNTRY OF ISSUANCE, RESIDENT ALIEN CARD, OR ARMED FORCES ID BRANCH OF SERVICE)

ID FORM NUMBER ACTIVE MILITARY

ISSUER NUMBER _____

DATE OF ISSUANCE EXPIRATION DATE _____

CO-APPLICANT INFORMATION

PROVIDE INFORMATION FOR YOUR SPOUSE ONLY IF A) YOU ARE MARRIED AND RESIDE IN A COMMUNITY PROPERTY STATE, SUCH AS WISCONSIN, AND ARE APPLYING FOR SEPARATE CREDIT OR B) YOUR SPOUSE IS A CO-APPLICANT

INFORMATION PROVIDED FOR: _____ CO-APPLICANT/JOINT CREDIT (INITIALS) _____ SPOUSE (NOT A CO-APPLICANT) (INITIALS) _____ SPOUSE (CO-APPLICANT/JOINT CREDIT (INITIALS))

NAME (FIRST, MIDDLE INITIAL, LAST) _____ RELATIONSHIP TO APPLICANT _____ BIRTHDATE _____

SOC. SEC. NO. _____ MARITAL STATUS CHECK YOUR MARITAL STATUS IF YOU LIVE IN A COMMUNITY PROPERTY STATE, SUCH AS WISCONSIN.
 MARRIED UNMARRIED SEPARATED

ADDRESS CITY STATE/ZIP HOW LONG PHONE

EMPLOYER POSITION HOW LONG WORK PHONE

EMAIL ADDRESS GROSS EMPLOYMENT INCOME CELL PHONE
 _____ \$ MO. \$ YR

OTHER INCOME (ALIMONY, SEPARATE MAINTENANCE OR CHILD SUPPORT NEED NOT BE REVEALED IF YOU DO NOT WISH TO HAVE IT CONSIDERED AS A BASIS FOR REPAYMENT)

FINANCIAL REFERENCES

APPLICANT	CO-APPLICANT
O OWN HOME	O OWN HOME
O RENT	O RENT
BANK	BANK
O CHECKING	O CHECKING
O SAVINGS	O SAVINGS
O LOAN	O LOAN
MONTHLY PAYMENT	MONTHLY PAYMENT
LANDLORD OR MORTGAGE HOLDER	LANDLORD OR MORTGAGE HOLDER

SIGNATURES

I REPRESENT THAT THIS INFORMATION IS TRUE AND COMPLETE, AND AUTHORIZED THE CREDITOR TO VERIFY THE INFORMATION CONCERNING MY CREDIT STANDING AND TO FURNISH CREDIT INFORMATION TO OTHERS. I AGREE TO BE BOUND BY THE REGULATIONS RECEIVED WITH MY CARD, WHICH INCLUDES AN ANNUAL MEMBERSHIP FEE THAT IS NOT REFUNDABLE, EXCEPT AS OTHERWISE PROVIDED BY LAW. EACH PERSON SIGNING THIS APPLICATION WILL BE OBLIGATED ACCORDING TO THE TERMS OF THE REGULATIONS.

SIGNATURE OF APPLICANT	DATE	SIGNATURE OF CO-APPLICANT	DATE
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