

SPENDING HAS NEVER BEEN SO REWARDING!



Earn points through the Rewards! Program! Use your Byron Bank Visa® Credit Card for all your purchases & your points will add up quickly! You will earn one point for every \$1.00 spent in eligible credit card purchases. See a representative to learn more or visit www.manage-my-rewards.com for more information.

MERCHANDISE/GIFT CARDS



- Electronics
- Sporting Goods
- Restaurant & Store Gift Cards

EXPERIENCES



- Hot Air Balloon Ride
- Wine Lover's Getaway
- PGA Pro Golf Lesson

TRAVEL



- Redeem for Airline Tickets
- Discounted Airfare
- Vacation Getaways

CASH BACK



- Pay Yourself Back
- Receive Account Credit
- Prepaid Gift Card

PERKS POINTS MALL



- Shop the Online Network
- Over 500 Merchants
- Earn Bonus Points



Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchase	12.15%*
*This APR will vary with market based on the Prime Rate. The APR for Purchases, Cash Advances and Balance Transfers will not exceed 15%.	
APR for Balance Transfers	12.15%
APR for Cash Advances	12.15%
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.
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: http://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.



YOUR POINTS, YOUR PERKS, YOUR WAY!

BYRON BANK VISA® CREDIT CARD

815-234-2561
www.byronbank.com

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

APPLICANT INFORMATION

NAME (FIRST, MIDDLE INITIAL, LAST)			BIRTHDATE		
SOC. SEC. NO.	MARTIAL STATUS Check your marital status if you live in a community property state, such as Wisconsin.		<input type="radio"/> MARRIED	<input type="radio"/> UNMARRIED	<input type="radio"/> SEPARATED
ADDRESS	CITY	STATE/ZIP	HOW LONG	PHONE	
EMPLOYER	POSITION		HOW LONG	BUS. PHONE	
EMAIL ADDRESS	GROSS EMPLOYMENT INCOME		\$ MO.	\$ YR	CELL PHONE

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-DRIVER'S ID CARD, COUNTY ID CARD-COUNTY OF ISSUANCE, PASSPORT-COUNTRY OF ISSUANCE, RESIDENT ALLEN CARD, OR ARMED FORCES ID-BRANCH OF SERVICE)

ID FORM	
ISSUER	NUMBER
DATE OF ISSUANCE	EXPIRATION DATE
	<input type="radio"/> ACTIVE MILITARY

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 _____ SPOUSE (NOT A CO-APPLICANT) _____ SPOUSE (CO-APPLICANT/JOINT CREDIT) _____
 (Initials) (Initials) (Initials) (Initials)

NAME (FIRST, MIDDLE INITIAL, LAST)	RELATIONSHIP TO APPLICANT	BIRTHDATE	
SOC. SEC. NO.	MARTIAL STATUS Check your marital status if you live in a community property state, such as Wisconsin.	<input type="radio"/> MARRIED	<input type="radio"/> UNMARRIED <input type="radio"/> SEPARATED
ADDRESS	CITY	STATE/ZIP	HOW LONG
EMPLOYER	POSITION		HOW LONG
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

<input type="radio"/> OWN HOME	<input type="radio"/> MONTHLY PAYMENT	<input type="radio"/> LANDLORD OR MORTGAGE HOLDER	<input type="radio"/> OWN HOME	<input type="radio"/> MONTHLY PAYMENT	<input type="radio"/> LANDLORD OR MORTGAGE HOLDER
<input type="radio"/> RENT	\$		<input type="radio"/> RENT	\$	
BANK	<input type="radio"/> CHECKING	<input type="radio"/> SAVINGS	<input type="radio"/> LOAN	BANK	<input type="radio"/> CHECKING <input type="radio"/> SAVINGS <input type="radio"/> LOAN

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 _____