# University of Kentucky Alumni Credit Card

Type of Account ❑ Individual – Complete Side A ❑ Joint – Complete Side A and B

To process this application, all requested information must be provided. **Please print all information in black or blue ink.**

## A INDIVIDUAL APPLICANT

Name

Street

City | State | ZIP

Years At Present Address | Home Phone Number | Cell Phone Number

E-mail Address | Driver's License Number

Previous Address | How Long?

City | State | ZIP

Date of Birth | No. of Dependent Children | Social Security No.

Mother's Maiden Name | ❑ Own – Monthly Payment: $_______________ ❑ Rent – Monthly Payment: $_______________

Are you currently a college student? ❑ Yes ❑ No

Are you a member of the University of Kentucky Alumni Association? ❑ Yes ❑ No

### EMPLOYMENT INFORMATION

Employer | How Long?

Address | Phone No.

Occupation | Gross Monthly Income

**Alimony, child support or separate maintenance income need not be revealed if you do not wish it to be considered in determining your credit worthiness.**

Other Income and Source

### REFERENCES

Name and Address of Nearest Relative

Applicant's Bank

❑ Checking ❑ MC ❑ Visa ❑ Savings ❑ Loan

Have you ever been bankrupt? ❑ Yes ❑ No | When?

## B CO-APPLICANT

Name

Street

City | State | ZIP

Years At Present Address | Home Phone Number | Cell Phone Number

E-mail Address | Driver's License Number

Previous Address | How Long?

City | State | ZIP

Date of Birth | No. of Dependent Children | Social Security No.

Mother's Maiden Name | ❑ Own – Monthly Payment: $_______________ ❑ Rent – Monthly Payment: $_______________

Are you currently a college student? ❑ Yes ❑ No

Are you a member of the University of Kentucky Alumni Association? ❑ Yes ❑ No

### EMPLOYMENT INFORMATION

Employer | How Long?

Address | Phone No.

Occupation | Gross Monthly Income

**Alimony, child support or separate maintenance income need not be revealed if you do not wish it to be considered in determining your credit worthiness.**

Other Income and Source

### REFERENCES

Name and Address of Nearest Relative

Applicant's Bank

❑ Checking ❑ MC ❑ Visa ❑ Savings ❑ Loan

Have you ever been bankrupt? ❑ Yes ❑ No | When?

## Individual and Joint Applicants

CREDIT REFERENCES List all debts now owing or recently paid (credit cards, department stores, banks, finance companies, etc.). Attach additional sheets if necessary.

| Creditor's Name | Address | Account Number | In what name is credit being maintained? | Mo. Pay. |
|---|---|---|---|---|
| Landlord or Home Mortgage | | | | |
| Auto Loan | | | | |
| | | | | |

This application is submitted to obtain credit; I certify that all information herein is true and complete. I also authorize the issuing bank (Central Bank & Trust Co.) to check my credit, employment history, or any other information and to report to others such information and credit experience with me. I understand that the acceptance or use of any card issued will be subject to the terms of this application and the Card Agreement that will be sent with the card, and I agree to be responsible for all charges incurred, according to such terms. I am at least 18 years of age.

By signing below, I authorize Central Bank to use my credit report obtained with respect to this credit request in considering whether to offer other credit opportunities to me. This authorization is valid for 30 days from the date of my signature below.

Applicant's Signature ______________________ Co-Applicant's Signature ______________________ Date __________ No. of Cards Requested __________

I am applying for a Joint Credit Card ______

Please Initial

Applicant A ______ Applicant B ______

## University of Kentucky Alumni Visa Card

| Interest Rates and Interest Charges | |
|---|---|
| **Annual Percentage Rate (APR) for Purchases** | **13.50%** to **15.50%** when you open your account, based on your creditworthiness.<br><br>After that, your APR will vary with the market based on the Prime Rate. |
| **APR for Balance Transfers** | **1.99%** introductory APR for twelve billing cycles from account opening.<br><br>After that, your APR will be **13.50%** to **15.50%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate. |
| **APR for Cash Advances** | **13.50%** to **15.50%** based on your creditworthiness.<br><br>After that, your APR will vary with the market based on the Prime Rate. |
| **Penalty APR and When it Applies** | **None** |
| **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 by the due date each month. |
| **Minimum Interest Charge** | **None** |
| **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** | **None** |
| **Transaction Fees** | |
| • Balance Transfer | **None** |
| • Cash Advance | **None** |
| • Foreign Transaction | **1%** of each transaction in U.S. dollars |
| **Penalty Fees** | |
| • Late Payment | up to **$5** |
| • Over-the-Credit Limit | **None** |
| • Returned Payment | **None** |
| **Other Fees** | **None** |

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

**Loss of Introductory APR:** We will not revoke the introductory APR for balance transfers except for balance transfers that are posted after 90 days from account opening.

The information about the costs of the card described in this application/solicitation is accurate as 1/9/25. This information may have changed after that date. To find out what may have changed, call us at 1-800-637-6884.