

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				B CO-APPLICANT			
Name				Name			
Street				Street			
City		State		City		State	
ZIP		ZIP		ZIP		ZIP	
Years At Present Address	Home Phone Number	Cell Phone Number		Years At Present Address	Home Phone Number	Cell Phone Number	
E-mail Address		Driver's License Number		E-mail Address		Driver's License Number	
Previous Address			How Long?	Previous Address			How Long?
City		State		City		State	
ZIP		ZIP		ZIP		ZIP	
Date of Birth	No. of Dependent Children	Social Security No.		Date of Birth	No. of Dependent Children	Social Security No.	
Mother's Maiden Name	<input type="checkbox"/> Own – Monthly Payment: \$ _____ <input type="checkbox"/> Rent – Monthly Payment: \$ _____			Mother's Maiden Name	<input type="checkbox"/> Own – Monthly Payment: \$ _____ <input type="checkbox"/> Rent – Monthly Payment: \$ _____		
Are you currently a college student?		Are you a member of the University of Kentucky Alumni Association?		Are you currently a college student?		Are you a member of the University of Kentucky Alumni Association?	
<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No	
EMPLOYMENT INFORMATION				EMPLOYMENT INFORMATION			
Employer			How Long?	Employer			How Long?
Address		Phone No.		Address		Phone No.	
Occupation		Gross Monthly Income		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.				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				Other Income and Source			
REFERENCES				REFERENCES			
Name and Address of Nearest Relative				Name and Address of Nearest Relative			
Applicant's Bank				Applicant's Bank			
<input type="checkbox"/> Checking <input type="checkbox"/> MC <input type="checkbox"/> Visa <input type="checkbox"/> Savings <input type="checkbox"/> Loan		Have you ever been bankrupt?		When?		<input type="checkbox"/> Checking <input type="checkbox"/> MC <input type="checkbox"/> Visa <input type="checkbox"/> Savings <input type="checkbox"/> Loan	
		<input type="checkbox"/> Yes <input type="checkbox"/> No				<input type="checkbox"/> Yes <input type="checkbox"/> No	

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
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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	13.75% to 15.75% when you open your account, based on your creditworthiness. 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. After that, your APR will be 13.75% to 15.75% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	13.75% to 15.75% based on your creditworthiness. 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	
<ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	<p>None</p> <p>None</p> <p>1% of each transaction in U.S. dollars</p>
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Over-the-Credit Limit • Returned Payment 	<p>up to \$5</p> <p>None</p> <p>None</p>
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 3/9/23. This information may have changed after that date. To find out what may have changed, call us at 1-800-637-6884.