

# 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.**

<b>A INDIVIDUAL APPLICANT</b>					<b>B CO-APPLICANT</b>																		
Name					Name																		
Street					Street																		
City			State		ZIP		City			State		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		ZIP		City			State		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								
<b>EMPLOYMENT INFORMATION</b>												<b>EMPLOYMENT INFORMATION</b>											
Employer						How Long?			Employer						How Long?								
Address						Phone No.			Address						Phone No.								
Occupation						Gross Monthly Income			Occupation						Gross Monthly Income								
<b>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.</b>												<b>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.</b>											
Other Income and Source												Other Income and Source											
<b>REFERENCES</b>												<b>REFERENCES</b>											
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		Have you ever been bankrupt?		When?		<input type="checkbox"/> Checking		<input type="checkbox"/> MC		<input type="checkbox"/> Visa		Have you ever been bankrupt?		When?					
<input type="checkbox"/> Savings		<input type="checkbox"/> Loan				<input type="checkbox"/> Yes <input type="checkbox"/> No				<input type="checkbox"/> Savings		<input type="checkbox"/> Loan				<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 \_\_\_\_\_

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	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>14.50% to 16.50%</b> when you open your account, based on your creditworthiness.  After that, your APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>1.99%</b> introductory APR for twelve billing cycles from account opening.  After that, your APR will be <b>14.50% to 16.50%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>14.50% to 16.50%</b> based on your creditworthiness.  After that, your APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	<b>None</b>
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>Minimum Interest Charge</b>	<b>None</b>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
<ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul>	<p><b>None</b></p> <p><b>None</b></p> <p><b>1%</b> of each transaction in U.S. dollars</p>
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over-the-Credit Limit</li> <li>• Returned Payment</li> </ul>	<p>up to <b>\$5</b></p> <p><b>None</b></p> <p><b>None</b></p>
<b>Other Fees</b>	<b>None</b>

**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 8/9/23. This information may have changed after that date. To find out what may have changed, call us at 1-800-637-6884.