

MR BOL APPLICATION

Emp. _____
Branch _____

SSBA CREDIT DEPARTMENT (504) 889-9319 • (800) 353-6454

1 - Tell Us About Yourself

Important: Please Print Clearly

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal laws require all financial institutions to obtain, verify and record information that identifies each person who opens an Account. What this means to 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.

Your Name (First, Middle, Last, Jr., Sr., etc. as it will appear on the card) _____

Date of Birth (Month/Day/Year) _____ Social Security Number _____

Driver's License No. and State Issued _____ Number of Dependents (Including Yourself) _____

Home Address (No P.O. Boxes) _____ Apt. # _____ Home Phone # _____

City _____ State _____ Zip Code _____

Length of Time at Current Address (Year/Months) _____ Own _____ Rent _____ Other _____ Monthly Payment \$ _____

Previous Home Address (If at current less than three years) _____

City _____ State _____ Zip Code _____ Years There _____

Employer (If self-employed, give name & type of business) _____

Business Telephone# _____ Years There _____ Position _____

Business Address _____ City _____ State _____ Zip Code _____

Annual Income _____ Other Income (Amount & Source)* _____

*Do not disclose alimony, child support, spousal income, separate maintenance income or its source unless you want it to be considered for this application.

2 - About Your Co-Applicant

Your Name (First, Middle, Last, Jr., Sr., etc. as it will appear on the card) _____

Date of Birth (Month/Day/Year) _____ Social Security Number _____

Driver's License No. and State Issued _____ Number of Dependents (Including Yourself) _____

Home Address (No P.O. Boxes) _____ Apt. # _____ Home Phone # _____

City _____ State _____ Zip Code _____

Length of Time at Current Address (Year/Months) _____ Own _____ Rent _____ Other _____ Monthly Payment \$ _____

Previous Home Address (If at current less than three years) _____

City _____ State _____ Zip Code _____ Years There _____

Employer (If self-employed, give name & type of business) _____

Business Telephone# _____ Years There _____ Position _____

Business Address _____ City _____ State _____ Zip Code _____

Annual Income _____ Other Income (Amount & Source)* _____

*Do not disclose alimony, child support, spousal income, separate maintenance income or its source unless you want it to be considered for this application.

3 - Free Transfer(s) of Balances

Balance Transfers may take up to 30 days. Please continue to make payments on the account(s) listed below until the balance transfers are confirmed on your next account statement.

1. Card Issuer _____
Payment Address _____
Account Number _____
Name on Account _____
Amount You Wish to Transfer \$ _____

2. Card Issuer _____
Payment Address _____
Account Number _____
Name on Account _____
Amount You Wish to Transfer \$ _____

I hereby certify that I have verified that all of the information furnished on this application is, to the best of my knowledge, complete and accurate. You and your designated agents may request a consumer credit report and information from any other source in connection with this application including my employer or any other source of my income, and subsequently in connection with any update, renewal, or additional extension of credit. Upon my request, you will tell me whether a consumer credit report was requested, the name and address of each consumer reporting agency from which you obtained a consumer report on me. You may also furnish on a regular basis credit and experience information regarding my Account and my Account Number to others seeking such information. By signing, using, or permitting another to use my Account, I agree to be bound by the terms and conditions of my MR BOL Credit Card Account Agreement, including any amendments which will be mailed upon account approval. I understand that Southern States Bankcard Association, will make all extensions of credit, impose all finance charges and other fees and charges, and make all decisions as to whether to extend credit to me from its offices in Metairie, Louisiana. I understand and agree that, if you approve my application, my Account will be a "lender credit card account" under which I may, if I choose to do so and subject to the terms of my MR BOL Credit Card Account Agreement, obtain purchases/cash advances from time to time to finance additional purchases of goods or services as stated in my MR BOL Credit Card Account Agreement at all locations where MR BOL is accepted. Southern States Bankcard Association, P.O. Box 6972, Metairie, LA 70009-6972, reserves the right to determine eligibility of the applicant with respect to the extension of credit applied for herein and will issue the MR BOL(s) requested to approved applicants.

Applicant's Signature _____ Date _____

Co-applicant's Signature _____ Date _____

Detach Disclosure Summary and Keep for Your Records - Fold and tape shut application portion and mail in no postage necessary

Rate, Fee and Other Cost Information

Annual Percentage Rate (APR) for Retail Purchases and Balance Transfers	0.0% on retail purchases/balances up to \$1,000 when you maintain a \$1,500 balance in a designated Bank of Louisiana savings account and your Mr. BOL account is active* and current**.
Other APRs for Cash Advances, Convenience Checks, Overdraft Cash Advances and Retail Balances	Cash advances, convenience checks and retail balances (without \$1,500.00 savings): 12.6% With a \$1,500.00 savings account 0.0% interest up to \$1,000.00 retail balance then 12.6%
Penalty APR and when it applies	21% , if account becomes 60 contractually days past due. Penalty APR may apply for six months or longer if you do not pay by your due date.
Paying Interest or How to Avoid Paying Interest, Grace Period for Repayment of Purchases, Balance Transfers, Cash Advances, Convenience Checks and Overdraft Cash Advances	Your due date is at least 25 days after the close of each billing period. We will not charge you interest on purchases and balance transfers if you pay your entire balance by the due date each month. No grace period on cash advances, convenience checks and overdraft cash advances.
Minimum Finance Charge	\$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 web site of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore

Fees

Annual Fee, Over limit Fee, Balance Transfer Fee	None
Transaction Fees	
Cash Advance	4% of amount of advance, \$3.00 minimum charge.
Convenience Checks	\$0.45 per check
Overdraft Cash Advance	4% of advance, \$3.00 minimum charge.

Penalty Fees

Late Payment Fee	\$25.00
Return Payment Fee	\$25.00

Other Fees

Pay By Phone Fee	\$10.00
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How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)". See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

*An account is considered active when a purchase or cash advance has been charged to the account within the current monthly cycle.

**An account is considered current when all monies due have been paid no later than the specified due date and the credit limit has not been exceeded.

This information was correct as of the time of its printing (5/14) but is subject to change. You may call Southern States Bankcard Association at 1-800-353-6454, or write to us at P.O. Box 6972, Metairie, Louisiana, 70009-6972 to determine whether any of the information above has changed since this form was printed. We may, at any time and for any reason, change, add or delete provisions of the Credit Card Account Agreement, including increasing rates or fees. These changes may affect existing balances as well as future transactions. We will send you notice of any terms change as required by applicable law.