

TSB Bank Credit Cards

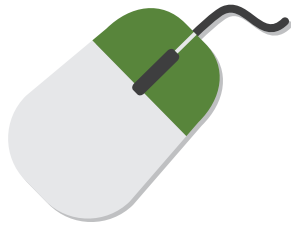
Offering Credit Cards from VISA®



Here's how it works

A credit card can be a useful tool **when used correctly**. It can help you make everyday purchases and build your credit history. TSB Bank offers our customers the convenience of a VISA® credit card.

Our credit card services include local customer service. When you have questions about your VISA® credit card, you can call your local TSB Bank office for help and we'll handle it from there. If you lose your credit card or it is stolen, simply call us and we'll make it our priority.



Online Credit Card Statements

Another benefit of our VISA® credit card is the ability to check your statements online. Simply go to www.MyCardStatement.com to see your credit card statement whenever you want.

Enhanced Security

You can never be too careful when using your credit card online. VISA® 3D Secure 2.0 offers additional layers of security when shopping online.



Credit Card Terms

Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances: variable rate of _____ determined by adding 7.90% to the Prime*; ceiling of 17.90%.

Late Payment Fee: \$15.00

Return Payment Fee: \$15.00

Over-the-Credit Limit Fee: not applicable as you will not be able to exceed the credit limit established by TSB Bank.

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 of each month.

Cash-back credit = Scorecard: up to 1% back on yearly retail credit card purchases.

Establish credit: paying credit card balances on time is a great way to establish good credit.

* The "Prime Rate" is the highest prime rate published in the Money Rates column of the Wall Street Journal on the first Tuesday of the prior month.



More Credit Card Information 

Interest Rates and Interest Charges		Visa®
Annual Percentage Rate (APR) for Purchases	Variable-Rate determined by adding 7.90% to the Prime Rate*, Ceiling of 17.90%	
APR for Balance Transfers	Variable-Rate determined by adding 7.90% to the Prime Rate*, Ceiling of 17.90%	
APR for Cash Advances	Variable-Rate determined by adding 7.90% to the Prime Rate*, Ceiling of 17.90%	
Penalty APR and When it Applies	N/A	
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 (Grace Period) each month.	
Minimum Interest Charge	N/A	
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 www.consumerfinance.gov/learnmore .	
Fees		Visa®
Annual Fee	None	
Transaction Fees	None	
Balance Transfer	None	
Cash Advances	None	
International Transaction	An assessment of 1.0% will be added to any international transaction.	
Penalty Fees		
Late Payment	\$15.00	
Over-the-Credit Limit	N/A- Your card will not be allowed to go over the credit limit established by TSB Bank.	
Returned Payment	\$15.00	
Other Fees		
Minimum Monthly Payment	3.0% or \$25.00 (whichever is greater)	

*The prime rate used to determine your APR is the rate published in the Money Rates column of the Wall Street Journal on the first Tuesday of the prior month. How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases). *An explanation of this method is provided in your account agreement. Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

TSB Bank Credit Cards

Offering Credit Cards from VISA®



Here's how it works

Building a successful financial plan takes the right resources. That's why we work hard to provide you with quality financial services and products; like our convenient, flexible VISA® Credit Card. They're accepted at thousands of locations worldwide for just about any type of purchase you can dream up. And, unlike those big out-of-town institutions, our card comes with the personal, friendly service you've come to expect from us. So, whatever your plans, choose the credit card that gives you all the value and buying power you need to get your projects off the drawing board.

TSB VISA® Credit Card Benefits

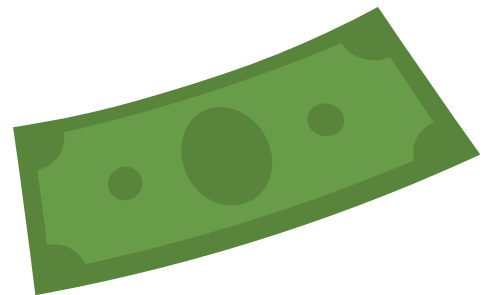


Travel Accident Insurance

You, your spouse and dependent children up to age 19 (age 25 if a full-time student) are automatically covered with common carrier travel accident insurance every time you travel by air, bus, train, ship, taxi, or any other common carrier anywhere in the world when you charge your entire fare to our card. This coverage is provided to you at **NO EXTRA COST**.

ScoreCard CashBack

Earn CashBack on every purchase made with a TSB Bank Credit Card! There is no enrollment necessary and your earnings are paid out annually. For more details about CashBack, see one of our friendly representatives.



[Credit Application](#) 

TSB Bank Credit Card Application

All contents are accurate at the time of printing, for changes that may have been made after printing please call (515) 928-2142

Credit Limit Requested _____

Check Account Choice:
(Signature required for joint application)

- Individual Account
 Joint Account (see co-applicant & signature section)
 Credit Line Increase

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.

Applicant Note: All applicable sections should be filled out completely to avoid delay in processing your application.

Last Name		First		Middle	Own <input type="checkbox"/>	Rent <input type="checkbox"/>	Other <input type="checkbox"/>	Social Security Number
Date of Birth	No. of Dependents	Home Phone	Cell Phone					Monthly Payment \$
Current Address		City	State	Zip Code	How Long (yrs)			
Mailing Address (if different from above)		City	State	Zip Code	How Long (yrs)			
Previous Address (if less than 2 years at present address)		City	State	Zip Code	How Long (yrs)			
Employer (Income Verification Required)			Self Employed? Yes or No	Work Phone	Date Employed			
Address								Monthly Gross Income \$
Name & Address of Previous Employer (if less than 2 years at present employer)								How Long (yrs)
Source of Additional Income (income from alimony, child support or separate maintenance need not be revealed if it is not considered in determining creditworthiness)								Amount per Month \$
Nearest Relative (Not living with you)				Home Phone	Relationship			

Co-Applicant Intended for joint application, this information is not required for an individual account.

Last Name		First		Middle	Own <input type="checkbox"/>	Rent <input type="checkbox"/>	Other <input type="checkbox"/>	Social Security Number
Date of Birth	No. of Dependents	Home Phone	Cell Phone					Monthly Payment \$
Current Address		City	State	Zip Code	How Long (yrs)			
Previous Address (if less than 2 years at present address)		City	State	Zip Code	How Long (yrs)			
Employer (Income Verification Required)			Self Employed? Yes or No	Work Phone	Date Employed			
Address								Monthly Gross Income \$

Credit Info Attach additional sheets if necessary

Home Mortgage/Rent:	Name & Address of Creditor	Name on Account	Balance	Monthly Payment
Bank Credit Card	Name & Address of Creditor	Name on Account	Balance	Monthly Payment

Signatures Please read the following carefully before signing: This statement is submitted to obtain credit and I/we certify that all information herein is true and complete. I/We agree that inquiries may be made to verify information and that credit references or verification may be given based on inquiries from other parties. This offer is subject to the credit policies of this institution. I/We agree to be bound by the terms and conditions of the cardholder agreement, a copy of which will be mailed to the applicant if this application is granted, a receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicant's use. If you intend to apply for joint credit, the undersigned shall be jointly and severally liable for any and all credit extended from time to time. We may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

x _____ x _____
Applicant Signature **Date** **Applicant Signature** **Date**

Transfer of Balance Request Upon approval, I wish to transfer my present balance on the credit card accounts listed below to my new credit card account.

Credit Card Account Number _____ Amount to Transfer \$ _____ Signature _____

 **When returning this credit card application, please include a copy of a current pay stub. If you are self-employed, please provide a copy of your most recent tax return.**

For Internal Use Only: Visa Account No. _____ Date Approved _____ Credit Line _____
 Approved By _____ Date Ordered _____

Scorecard Cash Back Program

Here's how it works

Now, you can get CASH BACK, just by using your credit card.

Introducing ScoreCard. It's a whole new ballgame. And you come out the winner every time you use your card. Now, no matter what you buy with your credit card, you'll be buying it for less. Because, we'll automatically pay you CASH BACK based on your total yearly retail credit card purchases. And, that extra cash makes our credit card even more valuable to you.

The more you use your card, the more cash you get back.

As your credit card purchases add up, your CASH BACK bonus adds up, too. And it continues to accumulate for the program year. We then pay it to you at the end of the program year as a full credit on your statement. Plus, on each monthly statement, we'll keep you informed as to just how much you have earned. It all happens automatically. Charge your retail purchases on your card, then just sit back and watch your cash add up.

The more you use your card, the more cash you get back.

Yearly Purchases		CASHBACK Bonus
Over	Up to	
\$0	\$1,000	.25%
\$1,000	\$2,000	.50%
\$2,000	\$3,000	.75%
\$3,000		1.00%

ScoreCard™ Cash Back Program Rules

Every dollar in purchases you charge with your credit card to your Visa account covered by this ScoreCard Cash Back Program, earns Cash Back credit as provided for in these rules, under your financial institution's ("sponsor's") most current Cash Back schedule is earned with purchases made by you beginning on the first day of the billing cycle in which your Program begins and is posted to your account annually. Contact your Sponsor for full details on eligibility dates.

Your periodic statement will normally include a year to date accounting total of your Cash Back credit but may be adjusted as provided for in these rules. Cash Back credits will be deducted from your current total of credits earned for corresponding retail purchase returns posted to your credit card account.

Your credit card account must be open and clear (i.e., not canceled, terminated, delinquent or otherwise not available to use for charges) at the time each year Cash Back credits are posted by your Sponsor. Otherwise, your Cash Back credit will be forfeited. Cash Back credits are not exchangeable or transferable.

This Program may be modified, suspended or canceled at any time without restriction or penalty. Cash Back credit may be forfeited due to violations of these Rules. This Program is void where prohibited or restricted by law. You are responsible for any federal, state or local income or other taxes.

Despite our best efforts to ensure accuracy, printing errors involving the Program occasionally occur. We reserve the right to correct such errors at any time even if it affects Cash Back credits already posted to your account.

You agree to hold Financial Institution Benefits Association, Inc. (FIBA), Telecredit Marketing Services, Inc. and any vendors associated with the Program, as well as any credit card association that your Sponsor is a member of, totally harmless if your Sponsor is unable to meet its contractual obligations with FIBA or Telecredit which results in the Program being interrupted or terminated prior to any Cash Back credits being awarded to you.

This program is available to Visa account holders whose Sponsor (i) has enrolled as a sponsoring member of FIBA and (ii) has contracted with FIBA for this Program for you. All program rule determinations by FIBA are final. Your use of your credit card following receipt of these rules will indicate your agreement to these rules.

Consumer Credit Disclosure

Here's how it works

TSB Bank, Boyken Insurance Agency, Inc., and Titonka Bancshares, Inc. are affiliated entities. This document is a written disclosure for the sale of insurance or annuities when TSB Bank extends credit.

Name of Applicant

Type of Credit Transaction: Credit Card

To Credit Applicant:

TSB Bank advises you that the TSB Bank may NOT condition the extension of credit on the following

- Your purchase of insurance or an annuity from TSB Bank or any of its affiliates
- Your agreement to not obtain insurance or an annuity from an entity not affiliated with TSB Bank.

In addition, TSB Bank may not prohibit you from obtaining insurance or an annuity from an entity not affiliated with TSB Bank.

Insurance & Annuities:

- Are not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the United States, TSB Bank or any affiliate of TSB Bank
- Are not a deposit to or obligation of TSB Bank
- Are not guaranteed by TSB Bank or any of its affiliates
- May go down in value

Please sign to acknowledge you understand the above information and return with your credit card application. A copy of this disclosure will be returned to you. Please contact TSB Bank at 1-800-920-2085 with any questions.

Signature

Date

Signature

Date