

# You have the power to choose.

How can a Liberty Bank VISA help you?

Transfer a credit card balance to your new Liberty Bank VISA and pay no balance transfer fee.

Your balance transfer amount would then be subject to our low balance transfer APRs, as low as 7.99 %.

Turn all your credit card balances into one low rate with the Liberty Bank VISA.

## ENJOY THESE ADDED BENEFITS

- No annual fee
- 25 days "No Interest" on new purchases
- Free Travel Accident Insurance
- Affordable Credit Insurance option
- Card acceptance at more than 23 million member locations worldwide
- 700,000 VISA ATMs and 400,000 VISA member offices worldwide
- No balance transfer fee

BALANCE TRANSFER REQUEST		
CARD ISSUER		
PAYMENT ADDRESS		
CITY	STATE	ZIP CODE
ACCOUNT NUMBER		
NAME ON ACCOUNT		
TRANSFER AMOUNT		
CARD ISSUER		
PAYMENT ADDRESS		
CITY	STATE	ZIP CODE
ACCOUNT NUMBER		
NAME ON ACCOUNT		
TRANSFER AMOUNT		
APPLICANT'S SIGNATURE		DATE

Visit us online at [libertybank.net](http://libertybank.net)  
or call our Customer Care Center:  
**1.800.883.3943**



# Is your credit card rate over 10%?

# Then you're paying too much.

## The Low-rate Liberty Bank VISA



[libertybank.net](http://libertybank.net)

# The Liberty Bank Credit Card

Low rates, no problems

See reverse side for balance transfer information

## SUMMARY OF ACCOUNT TERMS

Annual Percentage Rate (APR) for purchases	<b>As low as 9.96%*</b>
APR for Balance Transfers	As low as 9.96%
APR for Cash Advances 18.90% For Cash Advances obtained Over the Counter or Automated Teller Machine (ATM) equal than \$.00 a Finance Charge equal to the greater of \$4.00 or 4.00% of the cash advance will be imposed.	
Penalty APR and when it applies	Liberty Bank does not have a Penalty APR
How to avoid paying interest on purchases	We will not charge you any interest on purchases if you pay your entire balance by the due date each month. The Interest Charge on cash advances begins from the date you obtained the cash advance. The Interest Charge on balance transfers begins from the date the transaction is posted to your account.
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: <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>
Annual Fee	\$30.00
Minimum Finance Charge	None
<ul style="list-style-type: none"> <li>• Cash Advance Fee: 4% / \$4 minimum</li> <li>• Late Payment Fee: \$29</li> <li>• Courtesy Check Fee: 4% / \$4 minimum</li> <li>• Returned Check Fee \$30</li> <li>• Balance Transfer Fee: None</li> </ul>	
<b>Normal Credit Criteria Apply</b>	
* Annual Percentage Rates on purchases and balance transfers are based on your credit.	
** On transferred balances, if your account is 30 days past due, the purchase rate will be charged on the remaining balance. These rates will remain in effect until your payments have been made on time for one (1) year.	
The above rates and fees are accurate as of September 1, 2017. Rates and fees may be changed at anytime. For current rates and fees, call 1(800)883-3943	
How will we calculate your balance?	The finance charge for a billing cycle is computed by applying the monthly Periodic Rate to the "average daily balance" of cash advances (and if applicable, purchase).
By submitting the enclosed application, you authorize Liberty Bank to request a consumer credit report. Upon your request, Liberty Bank will tell you whether a consumer credit report was requested, and the name and address of each consumer credit-reporting agency from which it was obtained.	

## 3 EASY WAYS TO APPLY

- 1 Complete the attached Quick Application and balance transfer form and return to your closest Liberty Bank Branch.
- 2 Go online at [www.libertybank.net/apply](http://www.libertybank.net/apply)
- 3 Call Liberty's Customer Care Center at 504.240.5288 or 800.883.3943 to apply by phone.

## PERSONAL INFORMATION FOR VISA® APPLICATION

LAST NAME	FIRST NAME	M.I.	DATE OF BIRTH	SOCIAL SECURITY NUMBER
PHONE NUMBER	CELL NUMBER	NO. OF DEPENDENTS	CHECK ONE <input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> OTHER	MONTHLY PAYMENT \$
CURRENT ADDRESS	CITY	STATE	ZIP CODE	HOW LONG (YRS)
MAILING ADDRESS (IF DIFFERENT FROM ABOVE)	CITY	STATE	ZIP CODE	HOW LONG (YRS)
MAILING ADDRESS (IF DIFFERENT FROM ABOVE)	CITY	STATE	ZIP CODE	HOW LONG (YRS)
EMPLOYER	POSITION	YEARS AT JOB	GROSS INCOME	CHECK ONE <input type="checkbox"/> WEEKLY <input type="checkbox"/> MONTHLY <input type="checkbox"/> ANNUALLY
EMPLOYER ADDRESS	CITY	STATE	ZIP CODE	PHONE NUMBER
LAST NAME	FIRST NAME	M.I.	DATE OF BIRTH	SOCIAL SECURITY NUMBER
PHONE NUMBER	CELL NUMBER	NO. OF DEPENDENTS	CHECK ONE <input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> OTHER	MONTHLY PAYMENT \$
CURRENT ADDRESS	CITY	STATE	ZIP CODE	HOW LONG (YRS)
MAILING ADDRESS (IF DIFFERENT FROM ABOVE)	CITY	STATE	ZIP CODE	HOW LONG (YRS)
EMPLOYER	POSITION	YEARS AT JOB	GROSS INCOME	CHECK ONE <input type="checkbox"/> WEEKLY <input type="checkbox"/> MONTHLY <input type="checkbox"/> ANNUALLY
EMPLOYER ADDRESS	CITY	STATE	ZIP CODE	PHONE NUMBER
NAME AND ADDRESS OF CREDITOR	NAME UNDER WHICH ACCOUNT IS CARRIED	ACCOUNT NUMBER	BALANCE	MONTHLY PAYMENT
If this application is for joint credit, Borrower and Co-Borrower each certify: We intend to apply for joint credit. (sign to the right)		BORROWER'S SIGNATURE	CO-BORROWER'S SIGNATURE	
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. This offer is subject to the credit policies of this institution. I/We agree to be bound by the terms and conditions of the bank card agreement, a copy of which will be mailed to the applicant if this application is granted. Receipt of such agreement and acceptance of such terms will be conclusively presumed by the applicant's use. If this is a joint application, the undersigned shall be jointly and severally liable for any and all credit extended from time to time.				
APPLICANT'S SIGNATURE	DATE	APPLICANT'S SIGNATURE	DATE	
<b>FOR INTERNAL USE</b>	VISA ACCOUNT NUMBER	DATE APPROVED	CREDIT LINE	APPROVED BY

Do not complete marital status if you do not live in a community property state. If you work on commission or are self-employed, you must send certification of income.