

YES, SIGN ME UP FOR THIS CHARGE CARD OPTION:

LOW FIXED RATE CARD

NO ANNUAL FEE CARD

- **15.9% Fixed Interest Rate**
This rate doesn't change, even when Prime Rate goes up. Ideal for people who occasionally carry over balances.
- **Low Annual \$15 Fee (\$35 for Gold Card)**
Unlike other cards that charge \$25 – \$50 or more, our fee is low.
- **25-Day Grace Period** for repayment of purchase balances.

- **8.9% over Prime Rate**
This Card is designed for people who pay their entire Card balance each month.
- **Fee Free**
Save the \$15 (\$35 Gold Card) annual membership fee by maintaining a loan or deposit account with Ozaukee Bank.
- **25-Day Grace Period** for repayment of purchase balances.

MASTERCARD -OR- VISA CARD with a \$ _____ line of credit

GOLD MASTERCARD with a \$ _____ line of credit
Minimum \$5,000

Sign me up for Ozaukee Bank's Travel Rewards for annual membership fee of \$25.00.

Additional features you receive with an Ozaukee Bank Credit Card:

- **Local Servicing when you need help**
Need help? Don't call an 800 number and be put on hold. Call or stop by Ozaukee Bank, we'll be glad to help.
- **24-Hour Instant Cash**
Easy access to cash, any time of the day or night through 1000's of ATMs worldwide.
- **Easy Account Balance Transfer**
Why pay a higher rate on your current credit card balances? We will gladly transfer your card balances to an Ozaukee Bank Credit Card.
- **Free Auto Pay Service**
We'll automatically deduct your Card payment from your Ozaukee Bank checking account.
- **Travel Accident Insurance**
For your peace of mind, you'll automatically receive up to \$200,000 (\$500,000 Gold Card) in Travel Accident Insurance whenever you purchase fares for public transportation via land, sea, or air with this Card.
- **Additional Cards for household members**

What type of account are you applying for? **INDIVIDUAL** (own income or assets) **JOINT** (please initial) _____

Applicant (please print clearly)

Name			
Social Security Number		Date of Birth	
Check your marital status only if you live in a community property state. Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated			
Address _____ City, State, ZIP _____			
Do you: <input type="checkbox"/> Rent <input type="checkbox"/> Own		Home Phone _____	
Monthly Payment \$ _____			
Employer _____			
Occupation	Business Phone	Years There	Salary
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Other Income: \$ _____ per _____ Source(s) of other income: _____			
Previous Employment if less than 2 years: _____			
Deposit or Loan Account Number (No Fee Card only): _____			

Co-Applicant/Spouse

Provide information for your spouse only if: a) you are married and reside in a community property state, such as Wisconsin, and are applying for separate credit; or b) your spouse is a co-applicant.

Name			
Social Security Number		Date of Birth	
<input type="checkbox"/> Co-Applicant <input type="checkbox"/> Spouse (co-applicant) <input type="checkbox"/> Spouse (not a co-applicant)			
Employer _____			
Occupation	Business Phone	Years There	Salary
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Other Income: \$ _____ per _____ Source(s) of other income: _____			
Previous Employment if less than 2 years: _____			

NOTICE TO MARRIED WISCONSIN APPLICANTS: No provision of any marital property agreement, unilateral statement under §.766.59, Wis. Stats., or court decree under §.766.70, Wis. Stats., adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted or an open end credit plan is entered into, is furnished a copy of the agreement, statement, or decree, or has actual knowledge of the adverse provision. The credit being applied for, if granted, will be incurred in the interest of my marriage or family. The creditor may be required by law to give notice of this credit transaction to my spouse.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What does this mean for 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 will also ask to see your driver's license or other identifying documents.

I represent that this information is true and complete and authorize Ozaukee Bank to verify the information concerning my credit standing and to furnish credit information to others. I agree to be bound by the Regulations received with my card, which may include an annual membership fee and Travel Rewards membership fee. Each person signing this application will be obligated according to the terms of the Regulations.

X

Applicant's Signature

Date

X

Co-Applicant's Signature

Date

FOR CUSTOMER ASSISTANCE, PLEASE CALL 262.377.9000

OZAUKEE BANK CREDIT CARD INFORMATION

	Annual Fee	Annual Percentage Rate for Purchases	Variable Rate Information	Other APRs	Grace Period for Repayment of the Balance for Purchases	Method of Computing the Balance for Purchases
NO ANNUAL FEE CARD	\$15 - Regular \$35 - Gold Save the annual membership fee by maintaining a loan or deposit account with Ozaukee Bank	9.90% APR for 6 Months 17.15%* APR as of 6/30/06	After the initial six months, the APR will vary. The rate is calculated by adding 8.90% to the Highest Prime Rate published in THE WALL STREET JOURNAL "Money Rates" table on the last date of publication in each calendar month.	Balance Transfer APR: 17.15%* Cash Advance APR: 17.15%*	A finance charge will not be imposed on the outstanding purchases balance shown on your statement if you pay your total new balance by the 25th day after the closing date on your statement. In addition, no finance charges will be imposed on new purchases made during a billing cycle if your previous balance is paid in full.	Average Daily Balance (including new purchases)
LOW FIXED RATE CARD	\$15 Regular \$35 Gold	15.90% Fixed APR		Balance Transfer APR: 15.90% Cash Advance APR: 15.90%		

Other Fees

Late Payment Fee	\$30.00
Cash Advance & Balance Transfer Fee	2% of transaction amount (\$2.00 min./\$10.00 max.)
Over Limit Fee	\$20.00
NSF Check Fee	\$24.00

This information is accurate as of the printing date, 5/15/07.

This information is subject to change; you may obtain current information by writing BankCard Services, P.O. Box 1111, Madison, WI 53701-1111.

* This corresponds to the calculated variable rate using the current rate Prime Rate of 8.25% as of 6/30/06.

Ozaukee Bank, P.O. Box 3, Cedarburg, WI 53012 • 262.377.9000