

From the bank made in Louisiana: a credit card made for you.

Introducing Red River Bank's personal credit card

Our credit card offers all the benefits you expect from Red River Bank VISA—
with the support of the Red River Bank team you know and trust.

- No annual fee
- 0% intro APR for 6 months on purchases and balance transfers, after that, 15.49% to 26.49% variable APR applies based on credit worthiness
- Rewards Program
- No balance transfer fee*

Earn 1 point per \$1 purchase, redeemable for cash, merchandise or travel. Even more valuable? Our Rewards VISA card means more than our logo on the front—it means having Red River Bank's commitment to service standing behind your card.



Come by one of our banking centers
or give us a call to apply.

Alexandria	318-561-5800
Baton Rouge	225-923-0232
Lafayette	337-294-1250
Lake Charles	337-656-6500
New Orleans	504-354-5520
Northshore	985-888-1493
Shreveport	318-675-2900

redriverbank.net

Member
FDIC

To apply, must be current customer. Subject to credit approval. During 6 month intro period no interest charged on purchases or balance transfers. Cash advances will accrue at 29.15% variable APR. *Cash advance fee is \$10 or 3% of cash advance amount, whichever is greater. Foreign fees are 1% of each transaction in U.S. dollars. Rates accurate as of 08/28/2023 and subject to change.



Consumer Credit Card Application

If you intend to apply for joint credit card, please initial here. _____

Applicant

Mr. / Ms.	First name	MI	Last name	Suffix
Mother's maiden name (last name)		Social security # (xxx-xx-xxxx)		Date of birth (mm/dd/yyyy)
E-mail address		Cell phone	Day phone	Night phone
Address		City	State	Zip
		How long have you been at this address		
Driver's license # (and state)		Date issued	Expiration date	
Employer		Position	Time on job	Online banking username

Income information <small>Other income includes dividends, interest, rents, annuities, etc. Alimony, child support, or separate maintenance income need not be provided if you do not wish it to be considered as a basis for repaying this obligation.</small>	Housing information - Monthly Payment <input type="checkbox"/> Rent _____ <input type="checkbox"/> Own _____ <input type="checkbox"/> Other _____
Gross monthly earned income _____ Other income (describe) _____	

Co-applicant

Mr. / Ms.	First name	MI	Last name	Suffix
Mother's maiden name (last name)		Social security # (xxx-xx-xxxx)		Date of birth (mm/dd/yyyy)
E-mail address		Cell phone	Day phone	Night phone
Address		City	State	Zip
		How long have you been at this address		
Driver's license # (and state)		Date issued	Expiration date	
Employer		Position	Time on job	Online banking username

Income information <small>Other income includes dividends, interest, rents, annuities, etc. Alimony, child support, or separate maintenance income need not be provided if you do not wish it to be considered as a basis for repaying this obligation.</small>	Housing information - Monthly Payment <input type="checkbox"/> Rent _____ <input type="checkbox"/> Own _____ <input type="checkbox"/> Other _____
Gross monthly earned income _____ Other income (describe) _____	

Authorized Users

Name	Social security # (xxx-xx-xxxx)	Cell Phone	Date of birth (mm/dd/yyyy)
Name	Social security # (xxx-xx-xxxx)	Cell Phone	Date of birth (mm/dd/yyyy)

Balance Transfer

Creditor Name	Address	Address 2	City	State	Zip
Phone	Account Type	Account	Amount		

Signature (applicant)	Date	Signature (co-applicant)	Date

I/we certify that each applicant is at least 18 years of age. I/we certify that the information and statements in my/our loan application are true, complete and correct and authorize the Bank to verify or obtain any information concerning them. I/we understand that, if the application is approved and credit is granted, the Bank may report information concerning the credit to consumer reporting agencies and to others. Upon the Bank's request, I further authorize any firm or individual from whom I may have obtained or requested credit, to furnish the details of that transaction. I also agree to provide current financial information upon request, in a form that is acceptable to the Bank.

PLEASE KEEP FOR YOUR RECORDS

INTEREST RATE AND INTEREST CHARGES

<p>Annual Percentage Rate (APR) for Purchases</p>	<p>0% Introductory APR for 6 months from the date your account is opened. 15.49%, 18.49%, 22.49%, or 26.49% based on your credit worthiness after the promotional period. This APR will vary with the market based on the WSJ Prime Rate.</p>
<p>APR for Balance Transfers</p>	<p>15.49%, 18.49%, 22.49%, or 26.49% after the promotional period. This APR will vary with the market based on the Prime Rate. 0% Introductory APR for 6 months from the date your account is opened.</p>
<p>APR for Cash Advances</p>	<p>29.15% This APR will vary with the market based on the Prime Rate.</p>
<p>Penalty APR and When It Applies</p>	<p>28.75% This APR may be applied to your account if you make two (2) late payments in six (6) months' rolling billing cycles. How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.</p>
<p>How to avoid paying interest on purchases</p>	<p>Your due date is at least 25 days after close of each billing cycle. We will not charge you interest on purchases if you pay entire balance by the due date each month.</p>
<p>Minimum Interest Charge</p>	<p>None</p>
<p>For Credit Card Tips from the Consumer Financial Protection Bureau</p>	<p>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 https://www.consumerfinance.gov/learnmore</p>

FEES

<p>Transaction Fees</p> <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Fees 	<p>None Either \$10 or 3% of the amount of each transfer, whichever is greater. 1% of each transaction in U.S. dollars.</p>
<p>Penalty Fees</p> <ul style="list-style-type: none"> • Late Payment • Over-the-Credit-Line • Returned Payment 	<p>Up to \$35 None Up to \$35</p>

How We Will Calculate Your Balance: We use a method called "average daily balance". See your account agreement for further information regarding how we calculate your balance.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Account Agreement.

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you become more than 60 days late in paying your bill.

How We Will Calculate Your Variable APRs: We calculate variable APRs by adding a margin to the U.S. Prime Rate published in The Wall Street Journal on the 25th day of each month. If the Journal is not published on that day, then we will use the immediately preceding edition. If the Prime Rate changes, your new rate will take effect on your next billing cycle. The APR may increase or decrease each month if the Prime Rate changes. If the APR increases, you will pay a higher interest charge and may pay a higher minimum payment. The Prime Rate is simply a reference index. If The Wall Street Journal stops publishing the Prime Rate, we will select a similar reference rate.

Prime Rate: Variable APRs are based on the **8.50%** Prime Rate as of August 28, 2023.

Purchase APR: For Purchase transactions, based on credit worthiness, we add a Margin of **6.99% - 17.99%** to the Prime Rate of **8.50%**. The Purchase APR may increase or decrease each month if the Prime Rate changes.

Balance Transfer APR: For Balance Transfer transactions, based on credit worthiness, we add a Margin of **6.99% - 17.99%** to the Prime Rate of **8.50%**. The Balance Transfer APR may increase or decrease each month if the Prime Rate changes.

Cash APR: For Cash transactions, we add a Margin of **20.65%** to the Prime Rate of **8.50%**. The Cash APR may increase or decrease each month if the Prime Rate changes.

Information contained in this Red River Bank Disclosure is accurate as of 08/28/2023 and is subject to change thereafter. To obtain more recent information, please call us at 1-866-274-2328.