Consumer Credit Card Application

Credit Card Request

☐ Visa Signature Rewards

Greatest rewards; 1.5 uChoose Rewards points per $1 spent; no foreign transaction fees; $5,000 minimum credit limit.

☐ Visa Platinum Rewards

Convenience and flexibility while earning one uChoose Rewards point per $1 spent.

☐ Visa Forward

Introductory rate followed by a low variable rate; designed for building credit.

Credit Card Request Type ☐ New ☐ Credit Limit Increase

Requested Amount

Card Delivery ☐ Mail ☐ Instant Issue

Pickup Location

Is any applicant credit frozen? ☐ Yes ☐ No

Preferred Lake Ridge Bank Branch

Loan Officer, if applicable

Lake Ridge Bank employee referral, if applicable

Additional request notes

Joint Intent

Complete the co-borrower section only if both applicants intend to apply for joint credit.

☐ Yes, we intend to apply for joint credit

☐ No, this is an individual application

Borrower - Basic Information

Prefix | **First Name** | **M.I.** | **Last Name** | **Suffix**

Preferred Name | **Birth Date** | **Social Security Number** | **Marital Status**

Active Military Duty ☐ Yes ☐ No

Dependent of Active Military Duty ☐ Yes ☐ No

Borrower - Identification

ID Description | **ID Number** | **State** | **Issue Date** | **Expiration Date**

Borrower - Contact and Address

Email | **Phone** | **Phone Type**

Physical Address | **Apt/Suite**

City | **State** | **ZIP Code** | **Mailing Address, if different**

Borrower - Residence and Employment

Residence Status | **At Address Since** | **Job Title** | **Employer**

Employment Start Date | **Annual Income** | **Other Annual Income** | **Other Income Source**

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered for repaying this credit.

Borrower - Annual Housing Expenses

Annual Rent | **Annual Property Taxes** | **Annual Homeowners Insurance** | **Other**

Co-Borrower - Basic Information

Prefix | **First Name** | **M.I.** | **Last Name** | **Suffix**

Preferred Name | **Birth Date** | **Social Security Number** | **Marital Status**

Active Military Duty ☐ Yes ☐ No

Dependent of Active Military Duty ☐ Yes ☐ No

Co-Borrower - Identification

ID Description | **ID Number** | **State** | **Issue Date** | **Expiration Date**

Co-Borrower - Contact and Address

Email | **Phone** | **Phone Type**

Physical Address | **Apt/Suite**

City | **State** | **ZIP Code** | **Mailing Address, if different**

Co-Borrower - Residence and Employment

Residence Status | **At Address Since** | **Job Title** | **Employer**

Employment Start Date | **Annual Income** | **Other Annual Income** | **Other Income Source**

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered for repaying this credit.

Co-Borrower - Annual Housing Expenses

Annual Rent | **Annual Property Taxes** | **Annual Homeowners Insurance** | **Other**

Consumer Credit Card Application

Authorized Users

If you would like to add authorized users to your account, complete the information below. The primary account holder is responsible for payment of all charges made by authorized users. Authorized users may obtain account information and copies of statements. Obtain each authorized user's permission before providing their information.

	Full Name	Birth Date	SSN
Authorized User 1			
Authorized User 2			
Authorized User 3			
Authorized User 4			
Authorized User 5			

Application Review

Please review the application and the disclosures that follow. Signatures appear after the Rates and Fees Disclosure, Account Agreement, Billing Rights, Privacy Notice, and other required information.

Borrower Initials

Co-Borrower Initials, if applicable

If you would like to add additional authorized users to your account, you can add up to 5 additional authorized users below. Please be aware that the primary account holder is responsible for payment of all charges made by the authorized user(s). Authorized users are able to obtain account information and copies of statements. Before adding an authorized user to your account, you should let the the authorized user know that we may report account performance to the credit reporting agencies in the authorized user's name. You should also obtain the authorized user's permission to provide us with information about him/her and to allow us to share information about them.

Rates and Fees Disclosure Table

Interest Rates and Interest Charges

ANNUAL PERCENTAGE RATE (APR) FOR PURCHASES*	***Visa Forward*** **0.00%** introductory APR for six months. After that your APR will be **15.00%.** This APR will vary with the market based on the Prime Rate. ***Visa Platinum*** **0.00%** introductory APR for six months. After that your APR will be **13.50%.** This APR will vary with the market based on the Prime Rate. ***Visa Signature*** **12.00%** This APR will vary with the market based on the Prime Rate.
APR FOR BALANCE TRANSFERS	***Visa Forward*** **0.00%** introductory APR for six months. After that your APR will be **15.00%.** This APR will vary with the market based on the Prime Rate. ***Visa Platinum*** **0.00%** introductory APR for six months. After that your APR will be **13.50%.** This APR will vary with the market based on the Prime Rate. ***Visa Signature*** **12.00%** This APR will vary with the market based on the Prime Rate.
APR FOR CASH ADVANCES	***Visa Forward*** **15.00% APR.** This APR will vary with the market based on the Prime Rate. ***Visa Platinum*** **13.50% APR.** This APR will vary with the market based on the Prime Rate. ***Visa Signature*** **12.00% APR.** This APR will vary with the market based on the Prime Rate.
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 any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advance purchases on the transaction date.
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 http://www.consumerfinance.gov/learnmore.

Fees

ANNUAL FEE	**None**
TRANSACTION FEES	**Cash Advance:** Either **$10** or **3%** of the amount of each advance, whichever is greater. **Foreign Transaction:** Visa Forward and Visa Platinum: 1% of each transaction in U.S. dollars; Visa Signature: None **Balance Transfer:** Either **$10** or **3%** of the amount of each advance, whichever is greater.
PENALTY FEES	**Late Payment**: Up to **$37** **Returned Payment**: Up to **$25**

*For purposes hereunder, references to "Purchases" includes Convenience Checks, as set forth in your VISA Account Agreement

HOW WILL WE CALCULATE YOUR BALANCE: We use a method called "Average Daily Balance (excluding new purchases)". For cash advances, 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.

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. To process the application, we must have your name, street address, date of birth and other identifying information, and we may ask for identifying documents from you as well.

NOTICE TO MARRIED APPLICANTS RESIDING IN WISCONSIN: No provision of any marital property agreement, unilateral statement or court decree adversely affects the interest of the Lake Ridge Bank, unless Lake Ridge Bank, prior to the time the card is issued, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provisions prior to the time the card was issued.

REWARDS PROGRAM: Lake Ridge Bank **Visa Platinum and Visa Signature** cards offer a Rewards Program. Visa Platinum: For every dollar in net purchases that the account holder charges to this account, one Rewards point will be earned. Visa Signature: For every dollar in net purchases that the account holder charges to an account 1.5 Rewards points will be earned. The Rewards points will accrue monthly on the account holder's statement. The Rewards points earned can be used for travel, or to order merchandise and gift cards, or for cash back.

BALANCE TRANSFERS: You may not transfer balances from other Lake Ridge Bank credit cards.

MILITARY LENDING ACT: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums: fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts): and any participation fee charged) other than certain participation fees for a credit card account). For verbale disclosures including how your minimum payment is calculated, please call 1-855-256-7328.

The information in this table was printed and is accurate as of December 1, 2025 and is subject to change after this date. Contact Lake Ridge Bank to learn of any change in the information since it was printed by calling 1-855-256-7328 or by mailing your request to the Lake Ridge Bank, 8301 University Avenue, Middleton, WI 53562.

Visa Forward, Platinum, and Signature Account Agreement

Keep this form so you can refer to it if you have questions regarding your Account. The Account Agreement Rate and Fees Table is part of this Account Agreement and shows important information about your Account, such as your annual percentage rates and certain fees. Any amendments to this agreement are also part of this agreement.

This Account Agreement ("Agreement") covers your credit card Account with Us, Lake Ridge Bank ("Issuer", "We" or "Us"). The person ("Account Holder" or "You") whose name is embossed on the VISA® credit card ("Card") provided to Account Holder and issued by Us and each Account Holder, by signing or using the Card, agrees with Issuer to the following terms:

1. Credit Card Account Services. These services are available through your Card Account, up to the amount of your credit limit.

a. **Credit Purchases.** You can use your Account to purchase goods and services wherever VISA® credit cards are accepted (referred to in this Agreement as "Credit Purchases").

b. **Cash Advances.** You can get a Cash Advance from your Account by presenting your Card at a financial institution that accepts VISA (up to $2,000.00 per day for VISA Forward/VISA Platinum or up to $5,000 per day for VISA Signature). You can also use your Card to obtain cash from any authorized Lake Ridge Bank Automated Teller Machine ("ATM") or any ATM with a "Plus" logo (up to $1,000.00 per day for VISA Forward/VISA Platinum or up to $5,000 per day for VISA Signature). You may not obtain a Cash Advance if your Account is delinquent or closed, or if the amount of the advance would cause your balance to go over your credit limit. You will pay a fee to Us for obtaining a cash advance. An additional fee may be imposed by an ATM operator not holding this Account or by any national, regional, or local network used to complete the transaction.

c. **Convenience Checks.** You can use Convenience Checks to access your Account for goods, services or cash. Checks will be treated as Credit Purchases for the purpose of calculating finance charges. Checks can be written for a minimum of $50.00 and a maximum not to exceed your available credit.

d. **Balance Transfers.** You may use your Account to transfer balances from other credit cards by using the balance transfer form. Forms may be obtained by stopping into any Lake Ridge Bank branch or by calling 1-855-256-7328. Balance transfers will be treated as a Credit Purchase for the purpose of calculating finance charges and will reduce your available credit. It may take up to three weeks for the balance transfer to be processed. Therefore, you may need to make payments to your other Account(s) to keep them current. Your other credit card Account(s) will not be closed even if you transfer your entire balance(s). If you wish to close the Account(s), please contact the credit card issuer directly.

2. Foreign Transactions. If You use your card for a foreign transaction, you may be charged a fee. The fee will depend upon whether a currency conversion takes place. The amount of the fee is disclosed below. To the extent that You have used your VISA card to purchase goods or services, or obtain cash in another country, your statement may reflect the conversion into U.S. dollars of transactions which occurred, initially, in different currency. The exchange rate applied to such transactions is a (i) wholesale market rate or (ii) government-mandated rate in effect one day prior to the processing date.

3. Joint Account. If You have a joint Account, each Account Holder has the right to use the Account up to the extended credit limit as described below. Each Account Holder is bound by these terms and each, individually, will be liable for all charges, even if only one of You uses the Account. For joint Accounts, each individual separately, and both individuals together, are referred to in this Agreement as "You".

4. Additional Card Holders or Others Using Your Account. You may authorize others to use your Account. You may add up to two (2) additional signers to your Account at no extra charge. Each additional card holder must complete an application and will be subject to credit approval. Upon approval, the new signer will receive a credit card with his or her individual name embossed. You and the additional signer(s) promise to pay for all transactions, including all Credit Purchases and Cash Advances made by anyone authorized to use your Account, with or without a card, and whether or not You notify us that he or she will be using it. If another person has use of your Account and You want to end that person's privilege, You must recover and return that person's credit card, if any. If You are unable to recover and return the card, You will continue to be liable for any charges made unless You tell Us to cancel all cards and establish a new Account for You, which will be done within a reasonable time if You notify Us of unauthorized use under Paragraph 16 of this Agreement. We may request written verification from You regarding any change or cancellation to your Account.

5. Payment. You promise to pay Us all amounts you owe on your Account. Each month we will send you a billing statement. You will be required to make a Minimum Payment of 2% of the outstanding balance or $15, whichever is greater, plus any fees owing and any amounts by which you have exceeded your credit limit. You can of course pay more than the minimum payment or pay the total balance in full. If your outstanding balance on any billing statement is less than $15, your minimum payment will be the total outstanding balance.

6. Your Credit Limit. Your credit limit is shown on each of your billing statements. You agree not to use your Account in any way that will cause your balance to go over your limit. If You do, We may at our option, close your Account and/or exercise any of our other remedies under this Agreement or at law. You must pay the full amount of your balance which is over the credit limit. The fact that We do not ask You for that amount as part of the Minimum Payment shown on your billing statement does not relieve You of your obligation to pay it immediately. We will not authorize any new Credit Purchases or Cash Advances if your records show that doing so will cause your balance to go over your limit. If We do authorize any such Credit Purchase or Cash Advance, such authorization will not result in any waiver of our rights under this section. If We increase your credit limit, We will notify You in writing.

7. Law Governing this Agreement. If any term or provision of this Agreement is found to be unenforceable, this will not make any other terms or provision unenforceable. This Agreement shall be governed by Wisconsin law.

8. Honoring Your Card. We will not have any responsibility to You if anyone refuses to honor a Card issued on your Account. Any refund, adjustment or credit allowed by a Seller shall not be by cash but rather by a credit advice to Us which shall be shown as a credit on your Account statement.

9. Payment Application. If You make a payment in excess of the minimum payment, We will allocate the excess amount first to the balance with the highest annual percentage rate and any remaining portion to the other balance in descending order based on the annual percentage rate. Payments made to your Account will be applied in the following order: Finance charges; other charges and fees; Principal Balance-cash advances and Principal Balance-credit purchases. We may accept checks marked "Payment in Full" or with words of similar effect without losing any of our rights to collect the full balance of your Account.

10. Credits. If plan members who honor your Card give You credit for returns or adjustments, they will do so by sending Us a credit transaction which we will post to your Account. We will apply those credits first to offset your current purchases and then to your Previous Balance. If your credits and payments exceed what you owe Us, We will hold and apply this credit balance against future purchases and cash advances, or refund it on your written request if it is $1 or more. We will make a good faith attempt to return to You any credit balance which remains in your Account for more than six months.

11. Default. You will be in default if You fail to make the minimum payment on time two consecutive times in any 12-month period. You will also be in default if your ability to repay Us, or the value to Us of our security interest is materially reduced by any change in your employment; any increase in your obligations; bankruptcy or insolvency proceedings against You; the fact that You or your spouse dies or changes domicile or marital status; or You fail to abide by these terms and conditions. If You fail to cure such default within 15 days after We send written notice, We may elect to treat the entire Account balance as immediately due and payable. We have the same rights, without notice to You or an opportunity to cure, if the default is your third within 12 months and We notified You of the previous two. In addition, We may declare the Account balance due and payable if We receive written notice from your spouse terminating the Account. In the event of default, We may temporarily suspend your credit, close your Account, cancel all credit cards issued on it and require immediate payment of your entire balance. In the event of suit to enforce this Agreement costs, fees or expenses that can be imposed under applicable law, including the Wisconsin Consumer Act, will be imposed.

12. Reevaluation of Credit. We can reinvestigate and reevaluate any information You provided on your credit application at any time, and in the course of doing so, We may ask You for additional information, request credit bureau reports and/or otherwise verify your current credit standing.

13. Cancelling Your Account. We can cancel your Account or reduce the amount of your credit line after giving any notice required by law. You may cancel the Account at any time by giving Us written notice. If your Account is cancelled, You agree to destroy all Cards issued on your Account by cutting them in half and returning them to Us. You will continue to be responsible for full payment of the balance on your Account and all charges to your Account, including those not yet received by Us, as well as subsequent finance charges and other charges. Each Card is our property, and You agree that the Cards are not transferable and to surrender any Card upon demand.

14. Change in Terms of Your Account. We can change the terms of your Account from time to time in accordance with Wisconsin statutes and the federal law. We are required by law to give You notice at least 90 days prior to changing the terms. If You do not agree to the changed terms, You will be permitted to repay the existing balance in accordance with the applicable law.

15. Lost or Stolen Cards/Unauthorized Use. You agree to notify Us immediately if your card is ever lost or stolen or if unauthorized use may have occurred. The telephone number to call is 1-855-574-1510, and you agree to follow up your call with notice in writing to Us at: Lake Ridge Bank, Card Services Dept., 6430 Bridge Rd, Monona, WI 53713. You also agree to assist Us in determining the facts, circumstances and other pertinent information relating to any loss, theft or possible unauthorized use of your credit card and comply with such procedures as We may require in connection with our investigation, including assisting in the prosecution of any unauthorized user.

16. Liability for Unauthorized Use. We may hold You liable for the unauthorized use of your credit card. You will not be liable for unauthorized use that occurs after You notify us orally or in writing of the loss, theft, or possible unauthorized use. In any case, your liability will not exceed $50.00.

17. Credit Information. You agree that We may release information to others, such as credit bureaus, regarding the status and history of your Account. However, We are not obligated to release any such information to anyone unless We are required by law to do so.

18. If You Change Your Name or Address. You agree to notify Us in writing within fifteen (15) days if You change your name, your home or mailing address, or home or business telephone number.

19. Waivers. If, for any reason, We do not make use of any of our rights under this Agreement on a particular occasion, that will not limit our rights in the future in any way.

20. Notice to Married Wisconsin Residents. No provision of any marital property agreement, unilateral statement or court decree adversely affects our rights, unless you give us a copy of such agreement, statement, or court order before we grant your credit, or we have actual knowledge of the adverse obligation. All obligations on the Account will be incurred in the interest of your marriage or family. You understand that we may be required to give notice of this Account to your spouse. **Married Wisconsin residents must furnish their (the applicant's) name and social security number as well as the name and address of their spouse to Lake Ridge Bank, 8301 University Avenue Middleton, WI 53562.**

21. Finance Charge on Credit Purchases. Average Daily Balance (excluding new purchases). To avoid incurring an additional finance charge on the balance of Credit Purchases, You must pay the New Balance shown on the billing statement on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date. The finance charges for a billing cycle are computed by applying the monthly periodic rate to the "average daily balance" of credit purchases. To get the average daily balance, We take the beginning balance of your Account each day and subtract any payments, credits, non-accruing fees, and unpaid finance charges. We do not add in new purchases. This gives Us the daily balance. Then We add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the ‘average daily balance’.

22. Finance Charge on Cash Advances. Average Daily Balance (including new cash advances). The Finance Charge on Cash Advances begins to accrue on the date You obtain the cash advance or the first day of the billing cycle in which it is posted to your Account, whichever is later. The Finance Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your Account. To get the average daily balance, We take the beginning balance of your Account each day, and add any new cash advances, and subtract any payments, credits, non-accruing fees and any unpaid finance charges. This gives us the daily balance. Then We add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance".

23. Illegal Transactions Prohibited. You agree that You will not use your Account for any transaction that is illegal under applicable federal, state or local law.

24. Charges imposed as Part of the Plan. In addition to interest, You agree to pay the following fees:

a. **Cash Advance Fee:** We will charge a fee of 3% of the amount of the advance or $10, whichever is greater whenever You obtain a cash advance.

b. **Replacement Card Fee:** We will charge a fee of $12 when You request a replacement card.

c. **Rush Card Fee:** If You request us to rush a card to You, We will charge a fee of up to $60.

d. **Pay by Phone Fee:** We will charge a fee of $10 if you arrange with a customer service representative to have your payment made the day You call. This does not include calling Lake Ridge Bank at 1-855-256-7328.

e. **Returned Payment:** We will charge a fee of up to $25 if a payment made on your Account is returned.

f. **Late Payment:** We will charge a fee of up to $27 if your minimum payment is not received by the payment due date. Any additional violations during the next 6 billing cycles will result in a late payment fee of up to $37.

g. **Foreign Transactions Fees:**

i. VISA Forward and VISA Platinum card: We will charge 1.0% of each transaction in U.S. dollars if You use your card for foreign transactions.

ii. VISA Signature card: There will be No charge if You use your card for foreign transactions.

25. Military Lending Act Notice. Federal Law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or Account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or Accounts); and any participation fee charged (other than certain participation fees for a credit card Account). For verbal disclosures including how your minimum payment is calculated please call 1-855-256-7328.

26. VISA Platinum with Rewards and VISA Signature with Rewards.

a. **Eligibility.** Eligibility is restricted to participants with an active and open Account with Lake Ridge Bank with an Account statement address within the 50 United States, District of Columbia, United States territories, or United States military address. This Program is available to all Rewards Accounts as designated by Lake Ridge Bank. If more than one credit card is authorized to make purchases to the same enrolled Account, then we will combine or pool the Points earned under all such cards under the primary account. Points may not be combined or pooled between multiple financial institutions. Lake Ridge Bank reserves the right to disqualify any Cardholder from participating in the Program and invalidate all points if accrued due to abuse, fraud, or any violation of the Program Terms and Conditions.

b. **Earning Points.**

a. **Visa Platinum with Rewards:** Cardholders will earn one (1) point per qualifying net purchase as designated by Lake Ridge Bank.

b. **Visa Signature with Rewards:** Cardholders will earn one and one-half (1 1/2) points per qualifying net purchase as designated by Lake Ridge Bank.

Qualifying transactions are all signature-based transactions made using any card associated with an Account in the Program. Ineligible transactions include: returns, credits, payments, balance transfers, cash advances, interest charges, fees, and any unauthorized or fraudulent purchases. Rewards Points are earned by the whole dollar amount and transaction amounts are rounded down to the whole dollar amount to calculate points earned. There is no limit to the amount of Rewards Points that can be accrued each year. Points earned during the calendar month are posted to the Primary Rewards Point Account. Once an Account is closed, points will not be credited and any outstanding points balance will be forfeited immediately, and will not be eligible for redemption. Points cannot be transferred between accounts, pledged or assigned to any third party. If you believe you have made qualifying purchases but were not credited the appropriate reward points amount, please contact us within sixty (60) days of the date of the purchase for further investigation. If you wait longer than sixty (60) days, your ability to claim the reward points will be considered waived.

c. **Rewards Points Expiration.** Points do not expire.

d. **Redeeming Rewards Points.** All rewards points must be redeemed using the Program website located at www.uChooseRewards.com. No cash refunds or partial awards will be issued for points that do not fully qualify for a redemption item. Points may only be redeemed on open accounts and in good standing. In order to be in good standing, the Account must be open and current on all payment obligations. If your Account is delinquent or past due, redemptions will not be allowed until payment is made to bring account current. You will continue to accrue Points until the Account is made current. Rewards points balances will be forfeited if the Account is charged off. Any Cardholder of an eligible Account may redeem points, subject to authentication, as deemed appropriate by the Program administrators. Please allow for up to 4 weeks for delivery of redemption reward item(s). Neither Lake Ridge Bank nor our affiliates shall be responsible or bear liability for disagreements between Cardholders concerning the use of Points accumulated in the Program. Points and rewards have no cash value and may not be assigned or pledged to any third party. You are responsible for any personal tax liability that may be related to participation in the Program and redemption of Program rewards. Points may not be transferred upon death or as part of domestic relations proceedings. An authorized Cardholder must redeem the Points, but another person may use any redemption item(s) such as tickets, gift cards, or merchandise. Cardholder is responsible for any payment of taxes or charges, such as, without limitation, baggage charges, departure taxes, change fees, or other charges that may be assessed by government or private parties.

e. **Delivery of Rewards.** All rewards redemptions will be sent to the address listed on the Primary Account. Delivery of rewards may not be made outside the United States. Express shipping of redemption items may be available and related charges will be billed to the Cardholder's Account. Rewards that consist of travel may be subject to pre-purchase requirements, such as

minimum length of stay requirements or Saturday overnight stay, dollar amount minimums or maximums and other restrictions or requirements. A ticket service fee will be charged when you redeem Points for airline tickets and will be billed to your Account.

f. **Rewards Terms and Conditions.** Authorized Cardholders may redeem points for cash back (statement credit), gift cards, merchandise, and travel as shown on the uChoose Rewards website. Rewards redemptions may be subject to additional terms and conditions as noted herein and as part of the redemption materials. Gift cards may be subject to expiration dates and inactivity fees as disclosed on the gift card. Rewards points may not be sold or transferred unless otherwise indicated. Program Terms and Conditions and Rewards Terms and Conditions govern this Rewards Program. All Rewards are subject to availability and may include date restrictions as disclosed. Additional fees may be imposed when redeeming for travel. These fees are the responsibility of the cardholder at the time of redemption.

g. **How to Redeem Rewards Points.** Rewards redemptions are only available online by visiting www.uchooserewards.com.

h. **Program Administration.** Lake Ridge Bank reserves the right to modify, cancel, or suspend the Program at any time without advance notice. The terms of this Program are void where prohibited by law.

27. Custom Images. Images submitted for use on a credit card that contain copyrighted material may not be eligible. By submitting an image for your credit card, you confirm that you own the image or have permission to use it. Lake Ridge Bank may request a different image.

Your Billing Rights

Your Billing Rights: Keep This Document for Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Lake Ridge Bank

Customer Service

PO Box 2711

Omaha, NE 68103-2711

In your letter, give us the following information:

> *Account Information:* Your name and Account number

> *Dollar amount:* The dollar amount of the suspected error.

> *Description of program:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

> Within 60 days after the error appeared on your statement.

> At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing.* You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.

2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

> We cannot try to collect the amount in question, or report you as delinquent on that amount.

> The charge in question may remain on your statement, and we may continue to charge you interest on that amount.

> While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

> We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

> *If we made a mistake:* You will not have to pay the amount in question or interest or other fees related to that amount.

> *If we do not believe there was a mistake:* You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within *10 days* telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first $50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card Account do not qualify.

3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Lake Ridge Bank

Customer Service

PO Box 2711

Omaha, NE 68103-2711

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

What Does Lake Ridge Bank Do With Your Personal Information?

WHY?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

WHAT?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: > Social Security number and Income > Account balances and Payment history > Credit history and Credit scores When you are *no longer* our customer, we continue to share your information as described in this notice.
HOW?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Lake Ridge Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	***Does Lake Ridge Bank share?***	***Can you limit this sharing?***
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	**Yes**	**No**
For our marketing purposes - to offer our products and services to you	**No**	**We don't share**
For joint marketing with other financial companies	**No**	**We don't share**
For our our affiliates' everyday business purposes - information about your transactions and experiences	**Yes**	**No**
For our affiliates' everyday business purposes - information about your creditworthiness	**No**	**We don't share**
For nonaffiliates to market to you	**No**	**We don't share**

Questions? Call 855-256-7328

Who we are	
Who is providing this notice?	Lake Ridge Bank

What we do	
How does Lake Ridge Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Lake Ridge Bank collect my personal information?	We collect your personal information, for example, when you > open an account or deposit money > pay your bills or apply for a loan > use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only > sharing for affiliates' everyday business purposes - information about your creditworthiness > affiliates from using your information to market to you > sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions	

Consumer Credit Card Application

Terms and Conditions

By clicking the "I agree to all terms and conditions" check box, I/we consent to receiving all disclosures related to this loan application electronically and acknowledge that I/we have read and understand these disclosures.

You may retain a copy of the disclosures by printing them or by saving them to a file on your personal computer.

Electronic Consent Agreement

You consent to (i) participate in this transaction electronically, and (ii) receive all notices, statements, communications and other disclosures related to this transaction electronically. This consent applies to all loan documents for the applicable loans for which you are applying. References to "we," "us" or the "bank" refer to Lake Ridge Bank.

Acknowledgement.

I/We acknowledge that Lake Ridge Bank may verify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency. Lake Ridge Bank may make inquiries to obtain credit reports on any individual person named as Borrower or Co-borrower.

☐ I/We agree to all terms and conditions

Signatures

Borrower Printed Name

Date

Borrower Signature

Co-Borrower Printed Name

Date

Co-Borrower Signature

Lake Ridge Bank

6430 Bridge Road, Monona, WI 53713 | (855) 256-7328