

PLACE
STAMP
HERE

Forcht Bank, NA
Credit Card Division
P.O. Box 55250
Lexington, Ky. 40555

SHOW YOUR SCHOOL SPIRIT



Now presenting the new
UNIVERSITY of the CUMBERLANDS
Credit Card, brought to you by:



ABOUT YOUR CARD

Now you can show your school spirit and support with UNIVERSITY of the CUMBERLANDS - Forcht Bank Visa. The card combines the international buying power of Visa card, the personal and friendly service of Forcht Bank and the name recognition of UNIVERSITY of the CUMBERLANDS. It's accepted at thousands of locations worldwide for just about any type of purchase.

Benefits to UNIVERSITY of the CUMBERLANDS

As an alumnus, student or friend of UNIVERSITY of the CUMBERLANDS, you care about its prospering for years to come. You can help! When you use your UNIVERSITY of the CUMBERLANDS Visa card, Forcht Bank will contribute a portion of the revenue directly to the University. That's a great way to show school spirit!

Card features the iconic campus Viaduct



NEW CARD TO COME

Convenience & Security

Make UNIVERSITY of the CUMBERLANDS Visa card your constant traveling companion and you'll always have instant credit at your fingertips. The card is packed with everything you need to take you anywhere you want to go. From the tiniest boutique to the largest resort, your UNIVERSITY of the CUMBERLANDS Visa card is your ticket to the best life has to offer.

Automatic Travel Accident Insurance

You, your spouse and dependent children up to age 19 (age 25 if a full-time student at an accredited school or college) 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 available to you at NO EXTRA COST.

To help the government fight the funding of terrorism and money laundering activities, Federal law requires us to obtain, verify, and record information that identifies each person who opens an account. The information request includes name, street address, date of birth, and Tax Identification (Social Security, EIN) number. We may also ask to see your driver's license or other identifying information.

For more information visit us on the web
www.forchtbankky.com/cumberlands

CREDIT APPLICATION

Credit Limit Requested: \$ _____

Check Card Choice: Only One

- Visa Classic
 Visa Gold
 Individual Account
 Joint Account
 Credit Limit Increase

If you intend to apply for joint credit initial below:

_____ Applicant
 _____ Co-Applicant

APPLICANT

*Last Name:	First:	M.I.:
*Social Security (or Tax ID):	*Date of Birth:	Home Telephone:
*Street Address:	City:	State:
*Mailing Address	City:	State:
Housing:	Monthly Payment:	
<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other		
Employer:	Office Telephone:	How Long (yrs)?:
Position/Occupation:	Self Employed:	
	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Monthly Gross Income:		
Nearest Relative (not living with you):	Home Phone:	Relationship:

CO-APPLICANT

*Last Name:	First:	M.I.:
*Social Security (or Tax ID):	*Date of Birth:	Home Telephone:
*Street Address:	City:	State:
*Mailing Address	City:	State:
Housing:	Monthly Payment:	
<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other		
Employer:	Office Telephone:	How Long (yrs)?:
Position/Occupation:	Self Employed:	
	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Monthly Gross Income:		
Nearest Relative (not living with you):	Home Phone:	Relationship:

*Required

CREDIT INFORMATION

Bank Name and Address:	Branch:	Loans:	<input type="checkbox"/> Open <input type="checkbox"/> Closed
Checking Account Number / Name Listed			
Savings Account Number / Name Listed			

CREDIT DISCLOSURES

Annual Percentage Rate (APR) for Purchases	Method of Computing Balance For Purchases	Grace Period for Purchases
Annual Percentage Rate (APR) for Purchases	18.00% (1)	Average Daily Balance (Including New Purchases)
Annual Percentage Rate (APR) for Balance Transfers	18.00% (1)	25 Days (5)
Other APR's	Cash-Advance APR: 18.00%	
Annual Membership Fee	None	
Minimum Finance Charge	\$0.50	
Late Payment Fee	\$5.00 (3)	
Over The Limit Fee	None (4)	
Cash Advance Fee	None	
Balance Transfer Fee	None	

(1) Your Annual Percentage Rate (APR) for purchases balance transfers and cash advances is Fixed.
 (2) Your Annual Percentage Rate (APR) for purchases, balance transfers and cash advances is variable. The variable rate is calculated by adding 5.00% to the prime rate ("index") which is the rate published in the Wall Street Journal as of the last business day of each month. Any change in the index rate will cause your APR to change on the first day following the last day of the calendar quarter (Change Dates - January 1, April 1, July 1 and October 1) in which the change/s to the index occurred.
 (3) Late Charge: If the minimum required payment is not received within 10 days after the closing date subsequent to the payment due date a late charge of \$5.00 will be imposed.
 (4) Overlimit Fee: You may not exceed your applicable card's credit limit.
 (5) A finance charge will be imposed on Credit Purchases only if you elect not to pay the entire new balance shown on your monthly statement for the previous billing cycle within 25 days from the closing date of that statement. If you elect not to pay the entire new balance shown on your previous monthly statement within that 25-day period a finance charge will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new Credit Purchases from the date of posting to your account during the current billing cycle and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire new balance is paid in full or until the date of payment if more than 25 days from the closing date. The finance charge for a billing cycle is computed by applying the monthly periodic rate to the average daily balance of Credit Purchases which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases, at the beginning of the billing cycle any new Credit Purchases posted to your account and subtracting any payments as received or credits as posted to your account but excluding any unpaid finance charges.
 A finance charge will be imposed on Cash Advances from the date made or from the first day of the billing cycle in which the Cash Advance is posted to your account whichever is later and will continue to accrue until the date of payment.

The information listed above is accurate as of August 1, 2008, when this application was printed. This information may have changed after that date. You may contact us for the current information by writing to the business reply address shown on the reverse side or by phoning 1-800-844-4436.

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, receipt of such agreement and acceptance of such terms to 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 to time.

X _____ X _____
 Applicant Signature Date Co-Applicant Signature Date

TRANSFER OF BALANCE REQUEST

Upon approval, I wish to transfer my present balance on the credit card account (s) listed below to my new credit card account.

Visa Credit Card Account Number: _____ Amount to be transferred: \$ _____

Signature: _____ Upon application approval, you will receive detailed information about your new Credit Card account.

FOR INTERNAL USE ONLY

Classic Visa Account Number:	Visa Gold Account Number:
Date Approved:	Date Approved:
Credit Line:	Credit Line:
Approved By:	Approved By: