

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 Mastercard—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, 14.49% to 25.49% 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 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

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 28.15% 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 1/21/2025 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)

Gender

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

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.

Gross monthly earned income

Other income (describe)

Housing information - Monthly Payment

☐ Rent

☐ Own

☐ Other

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)

Gender

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)

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Gross monthly earned income

Other income (describe)

Housing information - Monthly Payment

☐ Rent

☐ Own

☐ Other

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	
Annual Percentage Rate (APR) for Purchases	14.49%, 17.49%, 21.49% or 25.49% based on your credit worthiness after the promotional period. This APR will vary with the market based on the Prime Rate. 0.00% Introductory rate for six (6) months from the date your account is opened.
APR for Balance Transfers	14.49%, 17.49%, 21.49%, or 25.49% after the promotional period. This APR will vary with the market based on the Prime Rate. 0.00% Introductory rate for six (6) months from the date your account is opened.
APR for Cash Advances	28.15% This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	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 any of these reasons, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.
How to avoid paying interest on purchases	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.
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 https://www.consumerfinance.gov/learnmore
FEES	
Annual Fees	None
Transaction Fees • Balance Transfer • Cash Advance • Foreign Fees	None Either \$10 or 3% of the amount of each transfer, whichever is greater (maximum fee: \$500.00). 1% of each transaction in U.S. dollars.
Penalty Fees • Late Payment • Over the Credit Line • Returned Payment	Up to \$32 None Up to \$32
<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.</p> <p>Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.</p> <p>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.</p> <p>How We Will Calculate Your Variable APRs: We calculate variable APRs by adding a margin to the highest U.S. Prime Rate published in the Money Rates section of The Wall Street Journal two business days (not weekends or federal holidays) before the closing date shown on your billing statement. The APR may increase or decrease each month if the Prime Rate changes. Any new rate will be applied as of the first day of your billing cycle during which the Prime Rate has changed. 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 and is not the lowest interest rate available. If The Wall Street Journal stops publishing the Prime Rate, we will select a similar reference rate.</p> <p>Prime Rate: Variable APRs are based on the 7.50% Prime Rate as of January 27, 2025.</p> <p>Purchase APR: For Purchase transactions, we add a Margin of 6.99%-17.99% to the Prime Rate of 7.50%. The Purchase APR may increase or decrease each month if the Prime Rate changes.</p> <p>Balance Transfer APR: For Balance Transfer transactions, we add a Margin of 6.99%-17.99% to the Prime Rate of 7.50%. The Balance Transfer APR may increase or decrease each month if the Prime Rate changes.</p> <p>Cash APR: For Cash transactions, we add a Margin of 20.65% to the Prime Rate of 7.50%. The Cash APR may increase or decrease each month if the Prime Rate changes.</p> <p>Military Lending APR: Effective October 1, 2017, 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 the credit transaction; any application fee charged (other than certain application fees for specified credit transaction or accounts); and any participation fee charged (other than certain participation fees for a credit card account). Information contained in this Red River Bank Disclosure is accurate as of April 23, 2025 and is subject to change thereafter. To obtain more recent information, please call us at 1-866-274-2328.</p>	