BANK OF NEW MEXICO REDI-RESERVE RATES AND FEES

INTEREST RATE AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases and Cash Advances	18.000%
Paying Interest	You will be charged interest from 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	
Set-up and Maintenance Fees • Documentation Fee	**NOTICE:** The setup and maintenance fee will be assessed before you begin using your account and will reduce the amount of credit you initially have available. **$50** (one-time fee)
Penalty Fees • Late Payment	Up to **$5.**

How We Will Calculate Your Balance: We use a method called "daily balance (including current transactions)." See account agreement for details.
Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Detach above section and retain for your records.

BANK OF NEW MEXICO REDI-RESERVE CREDIT APPLICATION

IMPORTANT: Please read these directions before completing this Application, and check (✓) the appropriate box below.

☐ If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete all "Borrower" Sections of this application.

☐ If you are applying for joint credit with another person, complete all Sections, providing information under "Co-Applicant" about the joint applicant. If you intend to apply for joint credit, please initial here:

_____ APPLICANT _____ CO-APPLICANT

☐ If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections to the extent possible, providing information under "Co-Applicant" about the person on whose alimony, support, or maintenance payments or income or assets you are relying.

SECTION A: INFORMATION REGARDING APPLICANT

FULL NAME (Last, First, Middle)			BIRTH DATE	HOME / CELL PHONE	BUSINESS PHONE EXT

IF U.S. PERSON: (Complete all that apply)	DRIVERS LICENSE NO	STATE	DATE OF ISSUANCE	DATE OF EXPIRATION	SOCIAL SECURITY NO OR TAX ID NO				
	STATE ID CARD NO.	STATE	DATE OF ISSUANCE	DATE OF EXPIRATION	OTHER (MILITARY ID TRIBAL ID, ECT)				
IF NON U.S. PERSON: (Complete all that apply)	DRIVERS LICENSE NO	STATE	DATE OF ISSUANCE	DATE OF EXPIRATION	SOCIAL SECURITY NO OR TAX ID NO	STATE ID CARD NO	STATE	DATE OF ISSUANCE	DATE OF EXPIRATION
	PASSPORT NO & COUNTRY OF ISSUANCE:	INDIVIDUAL TAXPAYER ID NO	NO TAXPAYER ID NO BUT HAVE FILED APPLICATION FOR ONE WHEN FILED:	GOVERNMENT ISSUED DOCUMENT NO AND COUNTRY OF ISSUANCE:	OTHER				

PHYSICAL RESIDENTIAL OR BUSINESS STREET ADDRESS & MAILING ADDRESS (Street, PO Box, City, State & Zip) or, IF MILITARY, APO OR FPO ADDRESS or, IF N/A, NEXT OF KIN OR FRIEND	HOW LONG AT PRESENT ADDRESS?

PREVIOUS ADDRESS (Street, City, State & Zip)	HOW LONG AT PREVIOUS ADDRESS?	EMAIL ADDRESS

PRESENT EMPLOYER (Company, Name & Address)	OCCUPATION	POSITION OR TITLE	HOW LONG WITH PRESENT EMPLOYER?	NAME OF SUPERVISOR

PREVIOUS EMPLOYER (Company, Name & Address)	HOW LONG WITH PREVIOUS EMPLOYER?

YOUR PRESENT GROSS SALARY OR COMMISSION	YOUR PRESENT NET SALARY OR COMMISSION	NO DEPENDENTS	AGES OF DEPENDENTS
$ PER	$ PER		

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.
Alimony, child support or separate maintenance received under: ☐ Court Order ☐ Written Agreement ☐ Oral Understanding

OTHER INCOME	SOURCES OF OTHER INCOME	Have you ever received credit from us?
$ PER		☐ No ☐ Yes — When?

Is any income listed in this Section likely to be reduced before the credit requested is paid off?	CHECKING ACCT NO WHERE?	SAVINGS ACCT NO WHERE?
☐ No ☐ Yes (Explain)		

NAME & ADDRESS OF NEAREST RELATIVE, NOT LIVING WITH YOU	RELATIONSHIP	TELEPHONE NO (include Area Code)

SECTION B: INFORMATION REGARDING SPOUSE, JOINT APPLICANT, USER OR OTHER PARTY (Use separate sheets if necessary.)

FULL NAME (Last, First, Middle)	RELATIONSHIP TO APPLICANT (if any)	BIRTH DATE	HOME / CELL PHONE	BUSINESS PHONE EXT

IF U.S. PERSON: (Complete all that apply)	DRIVERS LICENSE NO	STATE	DATE OF ISSUANCE	DATE OF EXPIRATION	SOCIAL SECURITY NO OR TAX ID NO				
	STATE ID CARD NO.	STATE	DATE OF ISSUANCE	DATE OF EXPIRATION	OTHER (MILITARY ID TRIBAL ID, ECT)				
IF NON U.S. PERSON: (Complete all that apply)	DRIVERS LICENSE NO	STATE	DATE OF ISSUANCE	DATE OF EXPIRATION	SOCIAL SECURITY NO OR TAX ID NO	STATE ID CARD NO	STATE	DATE OF ISSUANCE	DATE OF EXPIRATION
	PASSPORT NO & COUNTRY OF ISSUANCE:	INDIVIDUAL TAXPAYER ID NO	NO TAXPAYER ID NO BUT HAVE FILED APPLICATION FOR ONE WHEN FILED:	GOVERNMENT ISSUED DOCUMENT NO AND COUNTRY OF ISSUANCE:	OTHER				

PHYSICAL RESIDENTIAL OR BUSINESS STREET ADDRESS & MAILING ADDRESS (Street, PO Box, City, State & Zip) or, IF MILITARY, APO OR FPO ADDRESS or, IF N/A, NEXT OF KIN OR FRIEND	HOW LONG AT PRESENT ADDRESS?

PRESENT EMPLOYER (Company, Name & Address)	OCCUPATION	POSITION OR TITLE	HOW LONG WITH PRESENT EMPLOYER?	NAME OF SUPERVISOR

PREVIOUS EMPLOYER (Company, Name & Address)	HOW LONG WITH PREVIOUS EMPLOYER?

YOUR PRESENT GROSS SALARY OR COMMISSION	YOUR PRESENT NET SALARY OR COMMISSION	NO DEPENDENTS	AGES OF DEPENDENTS
$ PER	$ PER		

Continued on back side.

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BANK OF NEW MEXICO REDI-RESERVE CREDIT APPLICATION (continued)

SECTION B: INFORMATION REGARDING SPOUSE, JOINT APPLICANT, USER OR OTHER PARTY (Use separate sheets if necessary.) cont'd

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.
Alimony, child support or separate maintenance received under: ☐ Court Order ☐ Written Agreement ☐ Oral Understanding

OTHER INCOME	SOURCES OF OTHER INCOME	Has Joint Applicant or Other Party ever received credit from us?
$	PER	☐ No ☐ Yes — When?

Is any income listed in this Section likely to be reduced before the credit requested is paid off?	CHECKING ACCT NO / SAVINGS ACCT NO	WHERE? / WHERE?
☐ No ☐ Yes (Explain)		

NAME & ADDRESS OF NEAREST RELATIVE, NOT LIVING WITH YOU	RELATIONSHIP	TELEPHONE NO (include Area Code)

SECTION C: MARITAL STATUS (Do not complete if this is an Application for individual unsecured credit.)

APPLICANT ☐ Married ☐ Separated ☐ Unmarried (including single, divorced or widowed)
OTHER PARTY ☐ Married ☐ Separated ☐ Unmarried (including single, divorced or widowed)

SECTION D: OUTSTANDING DEBTS (Include charge accounts, installment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary.)

CREDITOR	TYPE OF DEBT OR ACCOUNT NO	NAME IN WHICH ACCOUNT IS CARRIED	ORIGINAL DEBT	PRESENT BALANCE	MONTHLY PAYMENTS	PAST DUE? Yes / No
LANDLORD OR MORTGAGE HOLDER	☐ Rent Payment ☐ Mortgage		(OMIT RENT) $	(OMIT RENT) $	$	
TOTAL DEBTS			$	$	$	

CREDIT REFERENCES (Paid off Accounts)					DATE PAID OFF
			$		

MY AUTO INSURANCE AGENT IS: (Name & Address)

Are you the co-maker, endorser or guarantor on any loan or contract?	☐ No ☐ Yes – For Whom?	To Whom?
Are there any unsatisfied judgments against you?	☐ No ☐ Yes – Amount $	If Yes, To Whom Owed?
Have you been declared bankrupt in the last 14 years?	☐ No ☐ Yes – Where?	Year?

OTHER OBLIGATIONS (For example, liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary.)

SIGNATURES

Everything that I have stated in this Application is correct to the best of my knowledge. I understand that you will retain this Application whether or not it is approved. You are authorized to check my credit and employment history and answer questions about your credit experience with me.

APPLICANT'S SIGNATURE DATE

X _____

Unless I have purchased the insurance product(s) by mail or if the Credit Disclosures are provided electronically, by signing below. I acknowledge that I have received the Credit Disclosures orally at the time I have applied for credit and fully understand the disclosures noted above. I am also being provided with a copy of these disclosures and I acknowledge receipt by my signature.

OTHER SIGNATURE (Where Applicable) DATE

X _____

BNM Checking Account Number _____

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