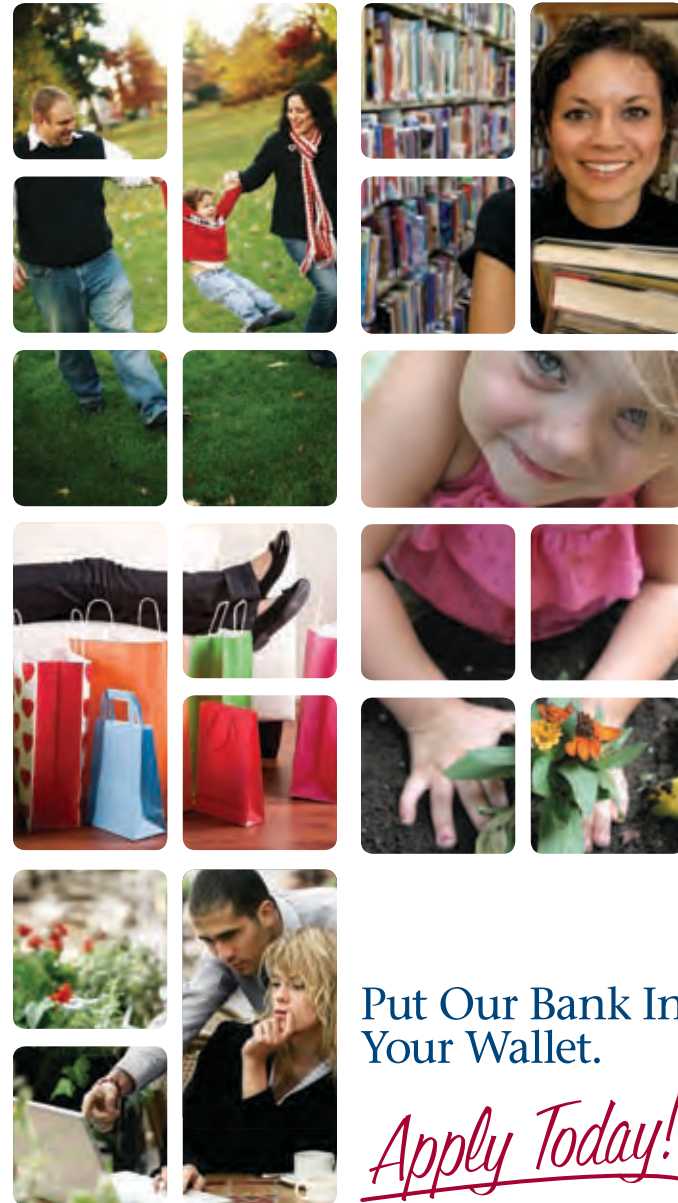


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Panhandle State Bank
200 W. Neider Ave.
Coeur d'Alene, ID 83814

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Building a successful financial plan takes the right resources. That's why we work hard to provide you with quality financial services and products, like our convenient and flexible Visa® Platinum Credit Card. It's accepted at thousands of locations worldwide for just about any type of purchase you can dream up. And, unlike those big out-of-town institutions, our card comes with the personal, friendly service you've come to expect from us. So, whatever your plans, choose the credit card that gives you all the value and buying power you need to get your projects off the drawing board.

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**Visa® Platinum
Credit Card**
 for the purchase of
 goods or services,
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Earn **EZPoints** for every net retail purchase you make with our Panhandle State Bank Credit Card! You can redeem **EZPoints** for brand-name merchandise and exciting travel awards. Visit www.scorecardrewards.com and browse the current award selections. You'll be amazed at what **EZPoints** has to offer! To find out how the plan works, ask one of our friendly representatives.

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CREDIT APPLICATION

Check Account Choice:

- Individual Account
- Joint Account
- Credit Line Increase

Credit Limit Requested \$ _____

(Signature required for joint applicant)

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

Check Card Choice Visa® Platinum Visa® Secured

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal laws require all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means to you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

APPLICANT Note: All applicable sections should be filled out completely to avoid delay in processing your application.

Last Name	First	Middle	Email Address			Social Security Number
Date of Birth	No. of Dependents	Home Phone ()	Own <input type="checkbox"/>	Rent <input type="checkbox"/>	Other <input type="checkbox"/>	Monthly Payment \$
Current Address		City	State	Zip Code		How Long (yrs)
Mailing Address (if different from above)		City	State	Zip Code		How Long (yrs)
Previous Address (if less than 2 years at present address)		City	State	Zip Code		How Long (yrs)
Employer	Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Work Phone ()		Date Employed	
Address		Position/Occupation			Monthly Gross Income \$	
Name and Address of Previous Employer (if less than 2 years at present employer)						How Long (yrs)
Source of Additional Income: Income from alimony, child support or separate maintenance need not be revealed if it is not considered in determining creditworthiness						Amount per Month \$
Nearest Relative (Not Living With You)			Home Phone ()		Relationship	
Their Address		City	State	Zip Code		

CO-APPLICANT Information about a co-applicant is not required for an individual account.

Last Name	First	Middle	Email Address			Social Security Number
Date of Birth	No. of Dependents	Home Phone ()	Own <input type="checkbox"/>	Rent <input type="checkbox"/>	Other <input type="checkbox"/>	Monthly Payment \$
Current Address		City	State	Zip Code		How Long (yrs)
Previous Address (if less than 2 years at present address)		City	State	Zip Code		How Long (yrs)
Employer	Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Work Phone ()		Date Employed	
Address		Position/Occupation			Monthly Gross Income \$	

CREDIT INFORMATION Attach Additional Sheets If Necessary

Name and Address of Creditor	Name under Which Account is Carried	Account Number	Balance	Monthly Payment
1. Home Mortgage/Rent				
2. Bank Credit Card/Bank Name and Address				

CREDIT DISCLOSURES

Annual Percentage Rate for Purchases (Variable)	14.99%**	Grace Period for re-payment of balances for purchases	25 Days*
Annual Percentage Rate for Cash Advances (Variable) Over the Counter (OTC) and ATM access	20.99%***	Method of Computing the Balance for Purchases	Average Daily Balance Including New Purchases*
Annual Percentage Rate for Balance Transfers (Variable)	14.99%****	*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.	
Introductory Rate for Balance Transfers	0.00% for 6 months.	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 on the unpaid average daily balance of such Cash Advances until the date of payment if paid during the same billing cycle, or 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. If the new balance shown on your monthly statement for the prior billing cycle is paid in full within 25 days of the closing date of that statement, no finance charges will be imposed during the current billing cycle for Cash Advances posted to your account during previous billing cycles.	
Annual Membership Fee	NONE	**Rate determined by adding 9.99% to the Prime Rate ¹	
Minimum Finance Charge	NONE	***Rate determined by adding 15.99% to the Prime Rate ¹	
Transaction Fee for Balance Transfers	3.0% of the amount of each transaction, but not less than \$5.00 nor more than \$99.00	****Introductory Rate 0.00% until 6 months, after that 14.99% (Prime plus 9.99%).	
Transaction Fee for Cash Advances	3.0% of the amount of the transaction, but not less than \$10.00.	*****When card holder is late 2 times within a 12 month period but not to exceed 20.99%.	
Late Payment Fee	If not received by the payment due date, the account is considered delinquent and a late payment fee of \$39.00 will be assessed	¹ The prime rate used to determine your APR is the rate published in the Wall Street Journal on the 10th day of the prior month.	
Default APR	Prime plus 20.99%*****	All terms and conditions are subject to change with proper notification effective August 1 st 2008.	
Over The Limit Fee	There will be an over the limit fee of \$39.00 when the credit limit has been exceeded by \$50.00 during any statement cycle		
International Transaction Fee	Visa® pass through – currently 1% of the US Dollar equivalent of the purchase.		

The information about the costs of the cards described above is accurate as of September, 2008. This information is subject to change. To receive the most up to date information, write us at Panhandle State Bank, 200 W. Neider Ave., Coeur d'Alene, ID 83814

RETURN PAYMENT FEE
Returned check fee applies to all returned payments, \$20.00 or applicable state limit.

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 time to time. We may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

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

TRANSFER OF BALANCE REQUEST Attach additional sheet if necessary (with signatures)
Upon approval, I wish to transfer my present balance on the credit card account(s) listed below to my new credit card account.

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

Signature _____

FOR INTERNAL USE ONLY

DATE APPROVED	CREDIT LINE	APPROVED BY
---------------	-------------	-------------

CREDIT CARD INTEREST RATES AND FEES

Rates as of July 1, 2010

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	13.24% when you open your account. This APR will vary with the market based on the Prime Rate.*
APR for Balance Transfers	0.00% Introductory APR for six months. After that, your APR will be 13.24% . This APR will vary based on the Prime Rate.*
APR for Cash Advances	19.24% This APR will vary with the market based on the Prime Rate.*
Penalty APR and When It Applies	None
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.
Minimum Interest Charge	None
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard

Fees	
Annual Fee	None
Transaction Fees	
<ul style="list-style-type: none"> • Balance Transfer 	Either \$5 or 3% of the amount of each transfer, whichever is greater. (maximum fee: \$99)
<ul style="list-style-type: none"> • Cash Advance 	Either \$10 or 3% of the amount of each cash advance, whichever is greater.
<ul style="list-style-type: none"> • Foreign Transaction 	1% of each transaction in U.S. dollars.
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment 	Up to \$35
<ul style="list-style-type: none"> • Over-the-Credit Limit 	None
<ul style="list-style-type: none"> • Returned Payment 	\$20 or applicable state limit, whichever is less

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).”

*The prime rate used to determine your APR is the rate published in the Wall Street Journal. Rates in the above table are based on the Prime Rate as of July 1, 2010.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.