

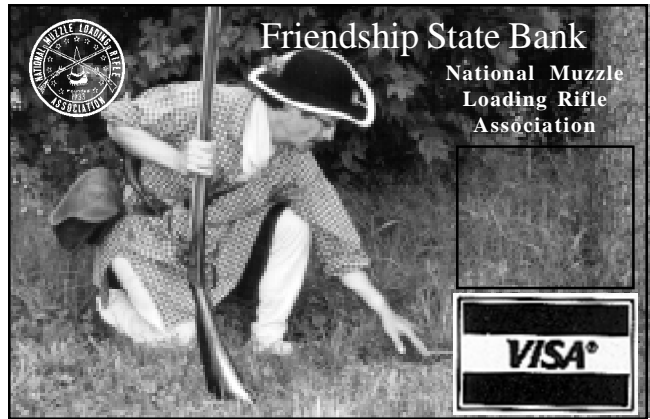
Introducing an exclusive Visa credit card for the National Muzzle Loading Rifle Association and its membership!

The Visa card offered by The Friendship State Bank will benefit the NMLRA. The card will carry the NMLRA logo as well as a picture depicting a muzzleloading scene.

For each account that is opened, the NMLRA will receive \$35. In addition to helping the NMLRA, you will also benefit from a \$10 discount on the renewal or extension of your current membership if you sign up for the new NMLRA/Friendship State Bank Visa Card by December 31, 2001 and then renew or extend your membership using your new credit card by January 31, 2002.

Apply Today!

Call 1-877-667-5101 to request an application!



With Your New NMLRA/ Friendship State Bank Visa Card, You Will Receive These Great Benefits:

- \$10 discount on the renewal or extension of your membership (some restrictions apply, see information to left, or call 1-877-667-5101 for more details)
- \$35 will be paid to the NMLRA for each new account opened.
- No Annual Fee
- A low 12.24% fixed APR
- Make payments at any office of The Friendship State Bank
- Check balances at any office of The Friendship State Bank
- Secure Online Access to your Visa Account
- View your account summary and statements online
- Pay your Visa bill, find transactions, and print expense reports online
- And more!

National Muzzle Loading Rifle Association Credit Card Application

Annual Percentage Rate (APR) for purchases	Fixed Rate of: 12.24% (1)	Method of Computing Balance for Purchases	Grace Period for Purchases
Annual Percentage Rate (APR) for balance transfers	Fixed Rate of: 12.24% (1)	Average Daily Balance (Including new purchases)	25 Days (5)
Other APR's	Cash-Advance APR: 12.24% (2)	<p>(1)Your Annual Percentage Rate (APR) is Fixed. (2)The APR for Cash Advances for this card is Fixed (3)Late Charge: If the minimum required payment is not received within 6 days after the Closing Date subsequent to the payment Due Date, a late charge of \$15 will be imposed. (4)Overlimit Fee: The fee is applied when a balance is \$0.10 or more over limit on the Closing Date of the statement. (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 is more than 35 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 periodic rate and APRs are fixed rates which will not increase or decrease without notification in advance of such a change. You will be notified not less than 30 days prior to a change in the periodic rate and APRs.</p>	
Annual Membership Fee	None		
Late Payment Fee	\$15 (3)		
Over the Limit Fee	\$15 (4)		
Cash Advance Fee	1% (\$2 minimum to \$10 maximum)		
Balance Transfer Fee	None		
Returned Payment Fee	None		

At the date this application was printed (shown in the lower right-hand corner—this side) the information listed above was accurate. Because rates and terms are subject to change, you may contact us for the current information by writing the address below.

NAME (As you would like it to appear on card—First, Middle, Last)

Social Security #: _____ Date of Birth: _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Home Business
 Phone: (____) _____ Phone: (____) _____
 Employer: _____
 Years There: _____ Annual Salary: \$ _____

CO-APPLICANT (As you would like it to appear on card)

Social Security #: _____ Date of Birth: _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Home Business
 Phone: (____) _____ Phone: (____) _____
 Employer: _____
 Years There: _____ Annual Salary: \$ _____

Upon approval, I wish to transfer my present balance on the credit card account listed below to my new NMLRA/Friendship State Bank credit card account:
 Account Number: _____

Account Holding Institution Phone #: (____) _____
 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 bank card 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.

Applicant Signature: _____ Date: _____
 Co-applicant Signature: _____ Date: _____

Mail completed application to: The Friendship State Bank, Attention VISA Department, P.O. Box 357, Friendship, IN 47021