



# Visa Credit Card Application- Personal

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

<i>Bank Use Only</i>	Officer	Rate	Limit
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## Applicant 1

You **MUST** initial if you are applying with Applicant 2. I Intend to apply for joint credit \_\_\_\_\_

First Name \_\_\_\_\_ Middle Initial \_\_\_\_\_ Last Name \_\_\_\_\_ Own \_\_\_\_\_  
 Rent \_\_\_\_\_  
 Home Street Address \_\_\_\_\_ Monthly Payment \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_  
 Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_\_ Mother's Maiden Name \_\_\_\_\_  
 Primary Phone # \_\_\_\_\_ Work Phone # \_\_\_\_\_ Secondary Phone # \_\_\_\_\_ Monthly Income\* \_\_\_\_\_  
 Please include a copy of your most recent paystub

## Applicant 2

You **MUST** initial if you are applying with Applicant 1. I Intend to apply for joint credit \_\_\_\_\_

First Name \_\_\_\_\_ Middle Initial \_\_\_\_\_ Last Name \_\_\_\_\_ Own \_\_\_\_\_  
 Rent \_\_\_\_\_  
 Home Street Address \_\_\_\_\_ Monthly Payment \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_  
 Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_\_ Mother's Maiden Name \_\_\_\_\_  
 Primary Phone # \_\_\_\_\_ Work Phone # \_\_\_\_\_ Secondary Phone # \_\_\_\_\_ Monthly Income\* \_\_\_\_\_  
 Please include a copy of your most recent paystub

\* Alimony, Child Support or Separate Maintenance need not be provided if you do not wish it to be considered as a basis for repaying this obligation.

Authorized User (Authorized User is not financially Responsible for charges made to the account)

Name \_\_\_\_\_ Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_\_ Relationship to Applicant \_\_\_\_\_

INTEREST RATE AND INTEREST CHARGES	
<b>Annual Percentage Rate (APR) for Purchases and Balance Transfers</b>	<b>10.99% - 14.99%</b> Standard APR based on your credit worthiness 0% Introductory Rate for 6 months from the date of account opening based on your credit worthiness
<b>APR for Cash Advances</b>	<b>19.99%</b> Standard APR based on your credit worthiness
<b>How to avoid paying interest on your purchases</b>	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 the entire balance by the due date each month.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>
FEES	
<b>Annual Fees</b>	Up to \$25.00
<b>Transaction Fees</b>	<b>Balance Transfer</b> \$5.00 on each transfer
	<b>Cash Advance</b> 5% of the amount of each advance
	<b>Foreign Fees</b> 0.80% of each transaction in US Dollars or 1.00% of each transaction in foreign currency
<b>Penalty Fees</b>	<b>Late Payment</b> 20% of the past due payment, or \$5.00; whichever is greater
	<b>Returned Payment</b> Up to \$22.00

**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.

**Please read the following carefully before signing:** All applicants must sign. This application is submitted to obtain a VISA Credit Card. I/We certify that all information I/We have supplied is accurate and complete. I/We agree that inquiries may be made to verify information and that a credit bureau report may be obtained. I/We agree to be bound by the terms and conditions of the Cardholder Agreement you send me. I/We acknowledge that I/We have received the Important Disclosures.

**X**  
 \_\_\_\_\_  
 Applicant 1 Signature Date

**X**  
 \_\_\_\_\_  
 Applicant 2 Signature Date