CREDIT APPLICATION
VISA® & VISA® GOLD

CREDIT LIMIT REQUESTED $_____

*If applicant(s) do not qualify for VISA® Gold, a VISA® Classic may be substituted.

Check Card Choice:
☐ VISA®
☐ VISA® GOLD
☐ LIMIT INCREASE

Check Account Choice: (Select Only One)
I/we are applying for:
☐ INDIVIDUAL CREDIT - relying solely on my income or assets.
☐ INDIVIDUAL CREDIT - relying on my income or assets as well as income or assets from other sources.
☐ JOINT CREDIT - We intend to apply for joint credit. (initials) _____ _____

IMPORTANT APPLICATION INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

APPLICANT
Note: All Sections Should be Filled Out Completely. If Not, Processing Of Your Application May Be Delayed.

Last Name	First	Middle			Social Security Number
Date of Birth	No. of Dependents	Home Telephone	☐ Own ☐ Rent ☐ Other		Mo. Payments $
Drivers License Number and State	Cell Phone	Email			
Street Address	City	State	Zip Code		How Long (yrs)
Employment	Self Employed ☐ Yes ☐ No	Telephone Number			How Long (yrs)
Address	Position/Occupation				Monthly Gross Income
Name and Address of Previous Employer					How Long (yrs)
Source of Additional Income*					Amount per Month $
Nearest Relative (Not Living With You)	Telephone Number				Relationship
Their Address	City	State	Zip Code		

* You need not furnish alimony, child support or maintenance information, if you do not want us to consider it in evaluating your application.

JOINT APPLICANT
(If applying for a joint account)

Last Name	First	Middle			Social Security Number
Date of Birth	No. of Dependents	Home Telephone	☐ Own ☐ Rent ☐ Other		Mo. Payments $
Drivers License Number and State	Cell Phone	Email			
Street Address	City	State	Zip Code		How Long (yrs)
Employment	Self Employed ☐ Yes ☐ No	Telephone Number			How Long (yrs)
Address	Position/Occupation				Monthly Gross Income
Name and Address of Previous Employer					How Long (yrs)
Source of Additional Income*					Amount per Month $

* You need not furnish alimony, child support or maintenance information, if you do not want us to consider it in evaluating your application.

CREDIT INFORMATION
Attach additional sheet if necessary

Bank Name and Address	Branch	Loans	☐ Open	☐ Closed
Checking Account Number/Name Listed	Savings Account Number/Name Listed			

Name and Address of Creditor	Name Under Which Account Is Listed	Account Number	Balance	Monthly Payment
1. Automobile			$	$
2. Home Mortgage			$	$
3. Bank Credit Card/ Bank Name and Address			$	$
4. Other			$	$
5.			$	$
6.			$	$

SIGNATURE(S)

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 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.

X _____ Applicant Signature _____ Date

X _____ Co-Applicant Signature _____ Date

CREDIT DISCLOSURES

ANNUAL PERCENTAGE RATE (APR) FOR PURCHASES	ANNUAL PERCENTAGE RATE (APR) FOR CASH ADVANCE & BALANCE TRANSERS	PENALTY RATE	ANNUAL MEMBERSHIP FEE	GRACE PERIOD	METHOD OF COMPUTING THE BALANCE FOR PURCHASES	LATE PAYMENT FEE	OVER THE LIMIT FEE	CASH ADVANCE FEE
12.99% A.P.R. CLASSIC **9.99%** A.P.R. GOLD	**12.99%** A.P.R. CLASSIC **9.99%** A.P.R. GOLD	21.0% SEE EXPLANTION BELOW**	**$0**	25 DAYS	AVERAGE DAILY BALANCE INCLUDING NEW PURCHASES*	$25	$25	2% OF CASH ADVANCE TRANSACTION ($2 MINIMUM)

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 to the business reply address shown on the reverse side.

*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 and credits as posted to your account, but excluding any unpaid Finance Charges. VISA® cards may not be used for any illegal transaction.

** The penalty rate will apply to all balances if a minimum monthly payment is not received for two successive billing cycles.

FOR INTERNAL USE ONLY

VISA ACCOUNT NO.		
DATE APPROVED	CREDIT LINE	APPROVED BY
NO. CARDS	PRO. CODE	

Fold and secure with tape for mailing.