

	Visa® Gold	
Purchases	13.90% Fixed	
	13.90% Fixed	
	None	
	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on retail purchases, cash advances and balance transfers if you pay your entire balance by the due date.	
	If you are charged interest, the charge will be no less than \$0.00	
umer Financial	To learn more about factors to consider when applying for or using a credit card, visit the web site of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .	
	Visa® Gold	
	\$10.00	
	None	
	None	
	None	
	If the minimum required payment is not received within 10 days after the closing date subsequent to the payment due date, a late payment fee of up to 5.0% will be imposed.	
	None	
	None	

a method called "average daily balance" (including new purchases).* An explanation of this method is provided in your account agreement. Late transactions and how to exercise those rights is provided in your account agreement.

CREDIT APPLICATION

Credit Limit Requested \$ _____

Check Account Choice:
(Signature required for joint applicant)

Visa® Gold

- ☐ Individual Account
- ☐ Joint Account
- We intend to apply for joint credit
- Applicant Initials _____ Co-Applicant Initials _____
- ☐ Credit Line Increase

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		Social Security Number	
	Date of Birth	No. of Dependents	Home Phone ()		Cell Phone ()	Own ☐ Rent ☐ Other ☐	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	Address		Self Employed ☐ Yes ☐ No		Work Phone ()	Date Employed	
	Position/Occupation			Monthly Gross Income \$				
	Name and Address of Previous Employer (if less than 2 years at present employer)							
	Source of Additional Income: Income from alimony, child support or separate maintenance need not be revealed if it is not considered in determining creditworthiness							
	Nearest Relative (Not Living With You)							
CO-APPLICANT Intended for joint applicant; this information is not required for an individual account.	Last Name		First		Middle		Social Security Number	
	Date of Birth	No. of Dependents	Home Phone ()		Cell Phone ()	Own ☐ Rent ☐ Other ☐	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	Address		Self Employed ☐ Yes ☐ No		Work Phone ()	Date Employed	
	Position/Occupation			Monthly Gross Income \$				
	Name and Address of Creditor		Name under Which Account is Carried		Account Number		Balance	
1. Home Mortgage/Rent								
2. Bank Credit Card/Bank Name and Address								
CREDIT INFO Attach Additional Sheets if Necessary	Name and Address of Creditor		Name under Which Account is Carried		Account Number		Balance	
1. Home Mortgage/Rent								
2. Bank Credit Card/Bank Name and Address								
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 you intend to apply for joint credit, 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.								
FOR INTERNAL USE ONLY	X		Applicant Signature		X		Co-Applicant Signature	
	Visa Account No.		Date		Date		Date	
Date Approved		Credit Line		Approved By				