

Baker Boyer Bank Personal VISA Application

More than just a credit card, a Baker Boyer VISA opens doors wherever you go!

When you carry a VISA from Baker Boyer Bank, you carry the card issued and managed by your hometown bank. There are a lot of cards today, but VISA is one of the most widely accepted charge cards in the world... to shop with, travel with, and rely upon during emergencies. And now, all the exciting benefits of this card can be yours.

Please check the type of credit card for which you are applying:

- Individual Account Joint Account
- Visa (Required min. limit \$500) Visa Gold (Required min. limit \$3,000) Visa Platinum (Required min. limit \$5,000)
- Requested Credit Limit Amount \$ _____

Please check if you are making a change to existing account: (Acct. # _____)

- Add a card holder Requested Credit Limit Amount \$ _____

Please tell us about yourself:

First Name _____ Middle Initial _____ Last Name _____

Mother's Maiden Name _____

Other names under which credit reference may be verified _____

Phone (____) _____ Email Address _____

Street Address _____

City, State, Zip _____ Years There _____

Mailing Address, if different from above _____

Previous Address (If less than two years at current address) _____ Years There _____

Own Home Rent Own Condominium Other _____

Social Security Number _____ Date of Birth ____/____/____ Number of dependents (include yourself) _____

Driver's License Number _____ State Issued _____ Expiration Date ____/____/____

Marital Status (required if you reside in Washington State or any other community property state): Married Unmarried Separated

Name of close friend or relative not living with you _____

Their complete address _____

City, State, Zip _____ Phone (____) _____

Self Employed Retired If less than one year at current job, indicate former employer _____ Years There _____

Employed By _____ Years There _____ Position _____

Business Address _____ Bus. Phone (____) _____ Ext _____

City, State, Zip _____

Your Gross Monthly Income \$ _____ Spouse's Gross Monthly Income* \$ _____

Other Annual Income* \$ _____ Source & address of other income _____

If not currently a Baker Boyer customer, please provide pay stub, tax return, or other verification of income.

*You do not have to include alimony, child support, spouse's annual income, or other income unless you want us to consider it in connection with this application.

Monthly rent or mortgage payment: \$ _____ Monthly alimony, child support, or maintenance that you pay \$ _____
(include maintenance fees and taxes if applicable)

Please tell us about your spouse / joint applicant:

First Name _____ Middle Initial _____ Last Name _____ Date of Birth ____/____/____

Employed by _____ Position _____

Years There _____ Bus. Phone (____) _____ Ext. _____ Social Security Number _____

Driver's License Number _____ State Issued _____ Expiration Date ____/____/____

Please answer for additional credit cards: (for a member of your family or household)

First Name _____ Middle Initial _____ Last Name _____ Date of Birth ____/____/____

Social Security Number _____ Signature _____

First Name _____ Middle Initial _____ Last Name _____ Date of Birth ____/____/____

Social Security Number _____ Signature _____

Please give us your credit references:

Checking Account: Personal Business Bank Name _____

Account Number: Checking _____ Savings _____

Other credit references we may contact (may include landlord and/or utility companies):

Name or Business Name _____ Phone (____) _____

Name or Business Name _____ Phone (____) _____

Name or Business Name _____ Phone (____) _____

Please send me information on transferring my other credit card balances:

Yes No

Check above if you are interested in transferring your present balance on other credit card account(s) to your new credit card account

Please send me information on automatic payments:

Yes No

Please send me information on payment protection:

Yes No

Check above if you are interested in receiving more information regarding the Chargegard insurance program. This program is a voluntary, convenient credit insurance product designed to make your credit card monthly payments in the event of involuntary unemployment, disability or death.

To apply for credit, sign the authorization signature line below the Terms and Conditions provided on page 3 of the application.

For Office Use Only

Account Number: _____ Date Approved: _____

Credit Line: _____ Approved By: _____

Remarks: _____

Second Embossing Line: _____



Terms And Conditions

The information about the costs of the card described in this application is accurate as of 04/11. This information is subject to change at any time after that date. Please contact us to find out what may have changed.

INTEREST RATE AND INTEREST CHARGES

Annual Percentage Rate (APR):	Classic 15.99% APR , with \$500 minimum credit line Gold 13.92% APR , with \$3,000 minimum credit line Platinum 8.99% APR , with \$5,000 minimum credit line
Penalty APR and When it Applies:	19.99% This APR may be applied to your account if you make 2 consecutive late payments. How Long Will the Penalty APR Apply?: The penalty rate will apply until 6 consecutive timely payments are received.
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. We will begin charging interest on cash advances on the transaction date.
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:	The annual membership fee is waived for those who have another account at Baker Boyer Bank, otherwise: VISA Classic - \$15.00 , VISA Gold - \$25.00 , VISA Platinum - \$30.00
Transaction Fees <ul style="list-style-type: none"> • Cash Advance Fee: • International Multi Currency Fee: • International Single Currency Fee: 	2% of the amount advanced, minimum \$5.00 , maximum \$50.00 1% of the transaction after the transaction has been converted to U.S. dollars 0.8% fee on foreign transactions where a currency conversion is not performed
Penalty Fees <ul style="list-style-type: none"> • Returned Check/ACH Debit Fee: • Late Payment Fee: 	Up to \$35.00 Up to \$35.00

How We Will Calculate Your Balance: Average Daily Balance Method (including current transactions) Refer to your Account Agreement for more details.

Consumer Minimum Payment: \$20.00 or 3% of the balance, whichever is greater

Please read the following carefully, then sign this authorization:

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 above Terms and Conditions of the bank card agreement, a copy of which will be mailed to 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.

IF YOU ARE APPLYING FOR JOINT CREDIT, BOTH APPLICANTS MUST SIGN.

X _____
 Applicant's Signature Date

X _____
 Co-Applicant's Signature Date

FEATURES & SERVICE SUMMARY

Some card features are provided by independent suppliers who assume responsibility for their programs. Card features and services have some restrictions, exclusions, and limitations. The availability, scope, and providers are subject to change. Full details will be provided when you become a cardmember.

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Member FDIC • Equal Housing Lender 