

Credit Application ... Visa Classic

Credit Limit Requested: _____

Type of credit requested	
<input type="checkbox"/>	Individual ... relying solely on my own income and assets
<input type="checkbox"/>	Joint ... we intend to apply for joint credit _____ Initials Initials
<input type="checkbox"/>	Credit Limit Increase

Applicant				Co-Applicant					
Last Name		First		M.I.	Last Name		First		M.I.
Social Security		Date of Birth	Home Telephone #		Social Security		Date of Birth	Home Telephone #	
Street Address				Street Address					
City		State	Zip Code		City		State	Zip Code	
<input type="checkbox"/> Own <input type="checkbox"/> Rent		Monthly payment		<input type="checkbox"/> Own <input type="checkbox"/> Rent		Monthly payment			
<input type="checkbox"/> Other				<input type="checkbox"/> Other					
Previous Street Address				Previous Street Address					
City		State	Zip Code		City		State	Zip Code	
Self-Employed? <input type="checkbox"/> Yes <input type="checkbox"/> No		Work Phone		Self-Employed? <input type="checkbox"/> Yes <input type="checkbox"/> No		Work Phone			
Employer Name/Address		Work Phone		Employer Name/Address		Work Phone			
Position/Title		How long?	Gross Monthly Income		Position/Title		How long?	Gross Monthly Income	
Previous Employer		How long?		Previous Employer		How long?			
Source of Additional Income [❖]		Amount per month		Source of Additional Income [❖]		Amount per month			
Nearest Relative (not living with you)				Nearest Relative (not living with you)					
Home Phone #		Relationship		Home Phone #		Relationship			

[❖]You do not need to furnish alimony, child support, or maintenance income if you do not want us to consider it in evaluating your application.

Credit Information		Attach additional sheet if necessary.	
Bank Name & Address		Branch	Loans <input type="checkbox"/> Open <input type="checkbox"/> Closed
Checking Account Number/Name Listed		Savings Account Number/Name Listed	

Name & address of creditor	Name under which account is carried	Account number	Balance	Monthly payment
1. Home mortgage/Rent				
2. Automobile				
3. Institution credit card/ Institution name & address				
4. Other				
5. Other				

Credit disclosures	
Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Purchases	18.00% Annual Percentage Rate is fixed
APR for Balance Transfers	18.00% Annual Percentage Rate is fixed
APR for Cash Advances	18.00% Annual Percentage Rate is fixed
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 any interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Consumer Financial Protection Bureau	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 http://www.consumerfinance.gov/learnmore
Fees	
Annual Fees	\$0.00
Transaction Fees • Cash Advance Fee	3% of the Cash Advance transaction amount
Penalty Fees • Late Payment Fee	\$25.00
How will we calculate your balance? We use the method called "average daily balance (including new purchases)."	
Important Credit Disclosure Information Regarding Your Application: The above disclosure information is accurate as of March 9, 2015 . This information is subject to change. Therefore, the applicant should contact Visa Card Services of Bank of Botetourt at P.O. Box 339, Buchanan, VA 24066 for information regarding changes in the disclosure.	

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 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 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

For Internal Use Only

Visa acct. #

Date Approved	Credit Line	Approved By
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Identification Type	Identification #	Expiration Date
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ID Viewed by	Under 21?
Emp # Initials	Yes No