



## 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 _____<br>Initials Initials |
| <input type="checkbox"/> | Credit Limit Increase  |

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

**Co-Applicant**

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

3% of the Cash Advance transaction amount

- Cash Advance Fee

**Penalty Fees**

\$25.00

- Late Payment Fee

**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

Identification Type

Identification #

Expiration Date

ID Viewed by

Under 21?

Emp #

Initials

Yes

No