



Credit Application - Visa Platinum

Credit Limit Requested: _____

Type of credit requested

Individual ... relying solely on my own income and assets

Joint ... we intend to apply for joint credit _____
Initials Initials

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	Monthly payment		
<input type="checkbox"/> Other				
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 <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/ Institution name & address				
4. Other				
5. Other				

Credit disclosures

Interest Rate and Interest Charges

Annual Percentage Rate (APR) for Purchases	10.80% Annual Percentage Rate is fixed
APR for Balance Transfers	10.80% Annual Percentage Rate is fixed
APR for Cash Advances	10.80% 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

Identification Type

Identification #

Expiration Date

ID Viewed by

Under 21?

Emp #

Initials

Yes

No