

VISA® Gold Credit Card  
Over \$5,000



# Apply for our Credit Card and Start Earning **ScoreCard Bonus Points**

that can be redeemed for merchandise and travel!



 **CACHE VALLEY  
BANK**  
*"A Tradition of Helping"*

Powered  
by: 

# CREDIT APPLICATION

**Check Account Choice:**  
(Signature required for joint applicant)

Individual Account

Joint Account

We Intend to apply for joint credit

Applicant Initials \_\_\_\_\_ Co-Applicant Initials \_\_\_\_\_

Credit Line Increase

Credit Limit Requested \$ \_\_\_\_\_

## Visa® Gold

**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 <input type="checkbox"/>	Rent <input type="checkbox"/>	Other <input type="checkbox"/>	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			Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Work Phone ( ) ( )			Date Employed		
	Address					Position/Occupation			Monthly Gross Income \$		
	Name and Address of Previous Employer (if less than 2 years at present employer)									How Long (yrs)	
	Source of Additional Income: Income from alimony, child support or separate maintenance need not be revealed if it is not considered in determining creditworthiness									Amount per Month \$	
	Nearest Relative (Not Living With You)					Home Phone ( ) ( )			Relationship		
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 <input type="checkbox"/>	Rent <input type="checkbox"/>	Other <input type="checkbox"/>	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			Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Work Phone ( ) ( )			Date Employed		
	Address					Position/Occupation			Monthly Gross Income \$		
CREDIT INFO Attach Additional Sheets if Necessary	Name and Address of Creditor			Name under Which Account is Carried		Account Number		Balance	Monthly Payment		
	1. Home Mortgage/Rent										
	2. Bank Credit Card/Bank Name and Address										
SIGNATURES	<p><b>PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING:</b> 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 &amp; that credit references or verification may be given based on inquiries from other parties. This offer is subject to 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.</p>										
	X _____			Date			X _____			Date	
FOR INTERNAL USE ONLY	Applicant Signature										
	Co-Applicant Signature										
Date Approved											
Credit Line					Approved By						

Interest Rates and Interest Charges	Visa® Gold
Annual Percentage Rate (APR) for Purchases	<b>13.90%</b> Fixed
APR for Balance Transfers	<b>13.90%</b> Fixed
APR for Cash Advances	<b>13.90%</b> Fixed
Penalty APR and When it Applies	None
How to Avoid Paying Interest on Purchases	Your due date is at least <b>25</b> 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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than <b>\$0.00</b>
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 web site of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
Fees	Visa® Gold
Annual Fee	<b>\$10.00</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advances</li> <li>• International Transaction Fee</li> </ul>	None  None  Up to <b>1.0%</b> of transaction amount
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over-the-Credit-Limit</li> <li>• Returned Payment</li> </ul>	If the minimum required payment is not received within <b>10</b> days after the closing date subsequent to the payment due date, a late payment fee up to <b>5.0%</b> of the unpaid portion of the past due amount will be imposed.  None  None
Other Fees	None

**How We Will Calculate Your Balance:** We use a method called "average daily balance" (including new purchases). \*An explanation of this method is provided in your account agreement.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

## ***YOU DESERVE THE CREDIT!***

**B**uilding a successful financial plan takes the right resources. That's why we work hard to provide you with quality financial services and products. Like our convenient, flexible Visa® Gold Credit Cards. It's accepted at thousands of locations worldwide for just about any type of purchase you can dream up. And, unlike those big out-of-town institutions, our card comes with the personal, friendly service you've come to expect from us. So, whatever your plans, choose the credit card that gives you all the value and buying power you need to get your projects off the drawing board.

Make your new Visa® Gold your constant traveling companion and you'll always have instant credit at your fingertips. Your new Visa® Gold is already packed with everything you need to take you anywhere you want to go. From the tiniest boutique to the largest resort, your Visa® Gold is your ticket to the best.

You'll enjoy more shopping, finer restaurants, more travel opportunities with your Visa® Gold, whether you're going across town or around the world.

Your VISA® Gold is accepted around the globe wherever you see the Visa® emblem. You'll benefit from its convenience and security whenever you use your card to travel, shop, or dine. In business or pleasure, you'll find it makes your life a little bit easier.

### ***Apply for yours today!***

Mail application to: *Cache Valley Bank*  
*PO Box 3227*  
*Logan, UT 84323-3227*

Toll Free Number: **888-418-5333**

