

A photograph of a stone wall with a large, arched opening. The wall is made of dark, rough-hewn stones. The arch is also made of stone and is slightly recessed into the wall. The lighting is somewhat dim, and there are some plants visible at the bottom of the frame.

# **Visa**

## **Credit Card Application**



Interest Rates and Interest Charges	Visa®
Annual Percentage Rate (APR) for Purchases	<p style="text-align: center;"><b>11.49%</b></p> <p style="text-align: center;">This APR will vary with the market based on the prime rate*</p>
APR for Balance Transfers	<p style="text-align: center;"><b>11.49%</b></p> <p style="text-align: center;">This APR will vary with the market based on the prime rate*</p>
APR for Cash Advances	<p style="text-align: center;"><b>11.49%</b></p> <p style="text-align: center;">This APR will vary with the market based on the prime rate*</p>
Penalty APR and When it Applies	None
How to avoid paying interest on purchases	Your due date is at least <b>25</b> days on average after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date, (Grace Period) each month.
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 Consumer Financial Protection Bureau	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®
Annual Fee	None
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advances</li> <li>• Foreign Transaction</li> </ul>	<p><b>3.0%</b> of the amount transferred (<b>\$10.00</b> Minimum/<b>\$40.00</b> Maximum)</p> <p><b>3.0%</b> of the amount advanced (<b>\$4.00</b> Minimum)</p> <p><b>1.0%</b> of each transaction in U.S. dollars.</p>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	<p>Equal to the greater of <b>\$1.00</b> or <b>10.0%</b> of the unpaid portion of the past due amount is imposed, but not to exceed <b>\$10.00</b>.</p> <p>Up to <b>\$20.00</b></p>
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.

\*The Prime rate used in determining the APRs used on your Account each billing cycle will be the highest US Prime Rate published in the Money Rates section of the The Wall Street Journal on the first day of each billing cycle. The margin added to the prime rate for purchases, balance transfers and cash advances is 6.49%.

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

The information about the costs of the card described in this application is accurate as of June 14, 2018. This information may have changed after that date. To find out what may have changed, write us at P.O. Box 282, Canton, MA 02021.

# CREDIT APPLICATION

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

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

Individual Account  
 Joint Account  
 We intend to apply for joint credit  
 Applicant Initials \_\_\_\_\_ Co-Applicant Initials \_\_\_\_\_  
 Credit Line Increase

**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.

<b>APPLICANT</b> 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)	
	Mother's Maiden Name			Email Address						
	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			
<b>CO-APPLICANT</b> Intended to be completed 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 \$		
	Mother's Maiden Name			Email Address						
<b>CREDIT INFO</b> 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									
<b>SIGNATURES</b>	<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 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 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.									
	X _____ Date _____			X _____ Date _____						
<b>FOR INTERNAL USE ONLY</b>	Visa Account No.									
	Date Approved			Credit Line			Approved By			

## CONVENIENT AND SECURE

Make your new Visa® your constant traveling companion, and you'll always have instant credit at your fingertips. Your new Visa® 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® is your ticket to the best.



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

Your card is accepted around the world 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.

When you use your new Visa® Credit Card for the purchase of goods or services, the following benefits are yours!

### ADVANTAGE - TRAVEL

- Travel Reservation Service
- Bonus Travel Dividends
- Concierge Services
- Automobile Rental Insurance
- Automobile Rental Discount
- Medical Assistance Services
- Travel Protection Services
  - Lost Luggage Locator Service
  - Lost or Damaged Luggage Insurance
  - Hotel-Motel Burglary Insurance
- Payment Card Registration
- Quarterly Newsletter
- Key Registration

### TRAVEL ACCIDENT INSURANCE

You, your spouse, and dependent children up to age 19 (age 25 if a full-time student at any institute of higher learning) are automatically covered with common carrier travel accident insurance any time you travel by air, bus, train, ship, taxi or any other common carrier anywhere in the world when you charge your entire fare to our card. This coverage is provided to you at NO EXTRA COST.



Member FDIC. Member DIF.

For more information, please call our Customer Information Center at 888.828.1690, or visit [www.ibankcanton.com](http://www.ibankcanton.com).