

PERSONAL CREDIT CARD DISCLOSURE - VISA®

TYPES OF CREDIT CARDS

Indicate type of account desired (check one box only). VISA Platinum Rewards (Credit limit begins at \$300) VISA Signature (Credit limit begins at \$5,000) PB VISA Signature

Note: Line increases and transfers or upgrades do not qualify for the introductory rate.

HOW APPLYING: BORROWER (mark one selection) In my name only (one card) Joint with co-applicant
 Name: _____ OR COSIGNER/GUARANTOR
 For: _____
 (no card is issued in my name)

Confirmation of intent to apply: Individual Joint _____ Applicant Initials _____ Co-Applicant Initials

Credit Line desired: \$ _____ NEW OR Increase existing Credit Line by: \$ _____ OR Transfer and close _____ (last 4 digits)

PLEASE TELL US ABOUT YOURSELF

If you are applying for individual unsecured credit, you are not required to answer the marital status question, unless you reside in a community property state or are relying on property located in a community property state as a basis of repaying this debt.

Marital Status:
 Married
 Unmarried
 Separated

MONTHLY INCOME BEFORE DEDUCTIONS	
Applicant – Wages or salary*	\$ _____
Co-applicant – Wages or salary*	\$ _____
Other (please specify)**	\$ _____
TOTAL	\$ _____

*If you are self-employed or receive income on a commission basis, please furnish last two years Income Tax Returns for purposes of verifying income.
 **Alimony, child support or separate maintenance, income need not be included unless you wish to have it considered for the purposes of this application.

1 Your Name _____ Social Security Number _____ Home Phone _____ Birthdate _____

Mailing Address _____ City _____ State _____ Zip _____

Physical Address _____

Home: Own Rent \$ _____ Years at Present Address _____ Previous Address _____ City, State, Zip _____ Years at Previous Address _____

Current Employer (if self-employed – name of co.) _____ Date Started _____ Position _____ Phone _____

Are you a citizen or a permanent resident of USA? Yes No Other names in which credit has been established _____

2 Co-applicant Name _____ Social Security Number _____ Home Phone _____ Birthdate _____

Mailing Address _____ City _____ State _____ Zip _____

Physical Address _____

Home: Own Rent \$ _____ Years at Present Address _____ Previous Address _____ City, State, Zip _____ Years at Previous Address _____

Current Employer (if self-employed – name of co.) _____ Date Started _____ Position _____ Phone _____

Are you a citizen or a permanent resident of USA? Yes No

OPTIONAL SERVICES

- Upon approval, I wish to transfer my present balance on the credit card account(s) listed below to my new credit account.
 Account # _____ Amount to be transferred \$ _____ Signature _____
- I want to enroll in the VISA Signature/VISA Platinum Overdraft Protection Plan for my Washington Trust Bank checking account(s)# _____
- I would like to have (please check one): minimum monthly payment balance in full automatically deducted from my WTB checking account #: _____

FEATURE	VISA PLATINUM REWARDS	VISA SIGNATURE®	VISA SIGNATURE® PRIVATE BANKING
INTEREST RATES AND INTEREST CHARGES			
Annual Percentage Rate (APR) for Purchases	0% introductory APR for 6 months. After that, your APR will be 13.24% (This APR will vary with the market based on the Prime Rate.)		
APR for Balance Transfers	0% introductory APR for 6 months. After that, your APR will be 13.24% . (This APR will vary with the market based on the Prime Rate.)		
APR for Cash Advances	15.24% . (This APR will vary with the market based on the Prime Rate.)		
Penalty APR and When it Applies	21.24% This APR may be applied to your account if you are more than 60 days late in making your required monthly Minimum Payments. This APR will vary with the market based on the Prime Rate. How Long Will the Penalty APR Apply? If your APRs are increased for the reason above, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.		
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 you any interest on purchases if you pay your entire balance by the due date each month.		
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00 .		
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 Fee	None with WTB personal checking account or \$36.00	None	
Transaction Fees		None	
• Balance Transfer	4% of the amount of each transfer		
• Cash Advances	4% of the amount of each cash advance		
• Foreign Transaction	3% of each transaction in U.S. dollars		None
Penalty Fees			
• Late Payment	\$25.00		
• Returned Payment	\$25.00		
Other Fees			
• Overdraft Protection Transfer	\$10.00		None

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).” See your account agreement for more details.

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you are more than 60 days late in making your required monthly payment.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement. All Annual Percentage Rates (APRs) are based on the Prime Rate or Index Rate in effect as of the date of publication, October 2018. This information may have changed after that date. To find out what may have changed, call us at 800.788.4578 or write us at P.O. Box 2127, Spokane, WA 99210-2127.

Cash Advances: If you use your account for overdraft protection, we will automatically transfer funds from your account (up to your credit limit) in increments of \$10 to cover an overdraft. The amount transferred is subject to the cash advance interest rate and interest will begin to accrue immediately upon transfer.

Department of Defense Consumer Credit Disclosure

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

My payment obligation for my loan is as follows: My payment schedule will be monthly with a minimum payment of 3% of the total balance. I may call 855-682-0794 Toll-Free to receive the contents of this disclosure orally.

PLEASE READ AND SIGN BELOW

You will receive a complete disclosure statement of terms and conditions when your account is approved. Your signature on this application and first usage of your credit card will constitute your acceptance of our terms and conditions. For more information call Credit Card Services at 800.788.4578.

18 United States Code 1014, prescribes criminal penalties for false statements in loan applications. I / We hereby certify that the foregoing statements are true and complete and are made for the purpose of determining my/our eligibility for credit. I / We agree that this shall remain your property, whether or not the application is accepted. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statements made herein and to determine my / our credit worthiness, including but not limited to, procuring consumer reports from consumer reporting agencies and credit information from banks and other financial institutions and extenders of credit, references, present and former employers, merchants, landlords and creditors. Each applicant consents that, upon denial of the application based upon a consumer report or information received from a person other than a consumer reporting agency on any applicant, creditor may make appropriate Fair Credit Reporting Act disclosures to all applicants.

Applicant's Printed Name _____ Signature _____ Date _____

Co-Applicant's Printed Name _____ Signature _____ Date _____

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FEES			
Annual Fee	None with WTB personal checking account or \$36.00	None	
Transaction Fees		None	
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Penalty Fees			
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