



Heritage
BANK

VISA Credit Application

Check Card Choice: (only one)
 VISA Platinum
 VISA Platinum Preferred with Rewards

Check Account Choice: (only one)
 Individual _____ Initial
 Joint _____ Initial _____ Initial

Applicant			Note: All applicable sections must be filled out completely, or processing your application may be delayed. In this Credit Card application, the words "you" and "your" mean anyone who is signing this application as an Applicant or Co-Applicant. The words "we," "us" and "Bank" refer to Heritage Bank.		Credit Limit Request: \$ _____ <input type="checkbox"/> New <input type="checkbox"/> Increase		
Last Name		First	Middle	Date of Birth		No. of Dependents	Social Security Number
Home Phone	Mobile Phone		Email Address		Own <input type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/>	Monthly Payment \$	
Current Address			City	State/Zip		How Long (years)	
Mailing Address (if different from above)			City	State/Zip		How Long (years)	
Previous Address			City	State/Zip		How Long (years)	
Employer			Self Employed Yes <input type="checkbox"/> No <input type="checkbox"/>		Work Phone		How Long (years)
Address			Position/Occupation			Monthly Gross Income \$	
Name and Address of Previous Employer						How Long (years)	
Drivers License #			Issue Date		Expiration Date		
Source of Additional Income*						Amount per Month \$	
Nearest Relative (not living with you)						Relationship	
Their Address			City	State/Zip			
*You need not furnish alimony, child support or maintenance income information if you do not want us to consider it in evaluating your application.							

Co-Applicant or Spouse		Complete this section only if Co-Applicant or Spouse is applying for a Joint Account.					
Last Name		First	Middle	Date of Birth		No. of Dependents	Social Security Number
Home Phone		Mobile Phone		Email Address		Own <input type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/>	Monthly Payment \$
Current Address			City	State/Zip		How Long (years)	
Mailing Address (if different from above)			City	State/Zip		How Long (years)	
Previous Address			City	State/Zip		How Long (years)	
Employer			Self Employed Yes <input type="checkbox"/> No <input type="checkbox"/>		Work Phone		How Long (years)
Address			Position/Occupation			Monthly Gross Income \$	
Name and Address of Previous Employer						How Long (years)	
Drivers License #			Issue Date		Expiration Date		
*You need not furnish alimony, child support or maintenance income information if you do not want us to consider it in evaluating your application.							

Credit Information		Attach an additional sheet, if necessary.			
Name & Address of Creditor	Name under which Account is carried	Account Number	Balance	Monthly Payments	
1. Automobile					
2. Home Mortgage					
3. Bank Credit Card/Bank Name & Address					
4. Other					

Signatures			
Please read the following carefully before signing. By signing below, you are certifying that all information in this credit application is true and complete. You authorize us from time to time to check your credit references and employment history, obtain a report from a credit reporting agency, or answer questions about your experience with the Bank in response to inquiries from other parties. If your application is approved and we open an account for you, you must continue to meet our credit standards during the entire time your account is open. You agree to provide us from time to time, at our request, additional financial information to review whether you continue to meet those standards. You understand that if this application is approved, the use of any card issued will be subject to the terms and conditions contained in the Bank's VISA Cardholder Agreement and Disclosures that will be provided to you. If this is a joint application, each of the undersigned shall be liable for any and all credit extended from time to time. To help the government fight money laundering activities and the funding of terrorism, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for 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 Signature X	Date	Co-Applicant Signature	Date



For the safekeeping of your personal information, please complete the application and deliver it to a representative at your nearest branch.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	10.00% to 18.00% (Prime + 4.5% to Prime + 12.5%) Platinum, 12.00% to 20.00% (Prime + 6.5% to Prime +14.5%) Platinum Preferred with Rewards, when you open your account, based upon your creditworthiness. After that, your APR will vary with the market based upon the Prime Rate.
APR for Balance Transfers	10.00% to 18.00% (Platinum) or 12.00% to 20.00% (Platinum Preferred with Rewards) when you open your account, based upon your creditworthiness. After that, your APR will vary with the market based upon the Prime Rate.
APR for Cash Advances	13.00% to 21.00% (Platinum) or 15.00% to 23.00% (Platinum Preferred with Rewards) when you open your account, based upon your creditworthiness. After that, your APR will vary with the market based upon the Prime Rate.
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.
For Credit Card Tips from the Consumer Financial Protection Bureau (CFPB)	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
Transaction Fees	
<ul style="list-style-type: none"> • Cash Advance • Foreign Transaction 	<p>Either \$10 or 3% of the amount of each cash advance, whichever is greater (maximum fee: \$25).</p> <p>0.8% of each foreign purchase transaction or foreign ATM or cash advance transaction in U.S. dollars. 1% of each foreign purchase transaction or foreign ATM or cash advance transaction in a Foreign Currency.</p>
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Returned Payment 	<p>Up to \$35.</p> <p>Up to \$25.</p>

How we calculate your balance: We use a method called “average daily balance (excluding new purchases).” The information in the table above was accurate as of the date it was printed, which appears in the lower right corner of this brochure. This information is subject to change after that date. To find out what may have changed, you may call us toll-free at 1-888-642-2265.

Transfer of Balance Request	
<p>Upon approval, by signing below, you are requesting a balance transfer from another financial institution or company to your new Credit Card account with the Bank. Please submit a copy of the statement you would like us to transfer on your behalf. By signing below, I understand that the Bank will advise me when the payment was mailed or if the Bank was unable to process my transfer for any reason. I understand I am responsible for the payments until the Bank has notified me of when the payment was mailed on my behalf. The Bank will not be responsible for any charges billed to me for the accounts listed below.</p>	
<input type="checkbox"/> VISA <input type="checkbox"/> MasterCard® <input type="checkbox"/> Other Account No.	Please attach/send a copy of your last statement.
Signature	
<div style="font-size: 2em; font-weight: bold; letter-spacing: 0.5em;">X</div>	

FEATURES	VISA CREDIT CARD	
	VISA Platinum	VISA Platinum Preferred with Rewards
Minimum Line	\$500	\$500
ATM Access	Yes	Yes
Rewards	No	Yes
Annual Fee	No	No
Minimum Monthly Payment	2% of the outstanding balance or \$15, whichever is greater.	
Balance Transfer Fee	None	

