



Heritage
BANK

VISA Credit Application

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

We intend to apply for joint credit:
☐ Joint with Spouse
☐ Joint with Non-Spousal Co-Applicant
Applicant initials _____ Date _____
Co-Applicant initials _____ Date _____

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		Monthly HOA Dues		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		Citizenship <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Permanent Resident Alien					
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				Social Security Number			
Date of Birth		No. of Dependents		Home Phone		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		Citizenship <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Permanent Resident Alien					
*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		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.



Equal Housing Lender | Member FDIC


For internal use only

Date received

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	12.00% to 20.00% (Prime + 4.5% to Prime + 12.5%) Platinum, 14.00% to 22.00% (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	12.00% to 20.00% (Platinum) or 14.00% to 22.00% (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	15.00% to 23.00% (Platinum) or 17.00% to 25.00% (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 https://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>1% of the posted US Dollar amount of each purchase transaction or ATM or cash advance transaction processed in a foreign currency or at a foreign bank (regardless of whether a foreign currency is used.)</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 application effective date, 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 1-800-455-6126.

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 	

FEATURES	VISA CREDIT CARD	
	VISA Platinum	VISA Platinum Preferred with Rewards
Minimum Line	\$2,500	\$2,500
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	

*Platinum Preferred Rewards

Begin earning points on purchases immediately. Then keep earning qualifying points for every dollar you spend. And when it comes to redeeming your points, the sky's the limit.

Travel program

Redeem your points for airline travel, car rentals and hotel stays through participating Visa partners.

Once-in-a-lifetime experiences

Redeem your points for events or unique experiences, such as a trip to Auckland, New Zealand, to explore the Waitomo Caves; or a deep-sea fishing adventure in Cabo San Lucas, Mexico.

Please visit scorecardrewards.com for more information.