

# CREDIT APPLICATION

# SECURED VISA

Credit Card Choice (Only one)

Individual Account  Joint Account

## APPLICANT Note: All applicable sections should be filled out completely, if not processing of your application may be delayed.

Last Name		First	Middle	Social security number	
Date of birth	Number of dependents	Home phone	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other	Monthly payment \$	
Current address		City	State	Zip Code	How long (years)
Mailing address (if different from above)		City	State	Zip Code	How long (years)
Previous address		City	State	Zip Code	How long (years)
Employer	Self employed? <input type="checkbox"/> Yes <input type="checkbox"/> No		Work phone:		How long (years)
Address		Position/Occupation			Monthly gross income \$
Name and address of previous employer					How long (years)
Source of additional income. You need not furnish alimony, child support or maintenance income information if you do not want it considered when evaluating your application.					Amount per Month \$
Nearest relative (not living with you)			Home Phone		Relationship
Address of this relative		City	State	Zip Code	

## SPOUSE OR CO-APPLICANT

Last Name		First	Middle	Social security number	
Date of birth	Number of dependents	Home phone	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other	Monthly payment \$	
Current address		City	State	Zip Code	How long (years)
Previous address		City	State	Zip Code	How long (years)
Employer	Self employed? <input type="checkbox"/> Yes <input type="checkbox"/> No		Work phone:		How long (years)
Address		Position/Occupation			Monthly gross income \$
Name and address of previous employer					How long (years)
Source of additional income*					Amount per Month \$

## CREDIT INFORMATION

Attach additional sheet if necessary.

Bank name and address		Branch	Loans: <input type="checkbox"/> Open <input type="checkbox"/> Closed
Checking account number/name listed		Saving account number/name listed	
Name and address of creditor	Name under which account is carried	Account number	Balance
1. Automobile			\$
2. Home Mortgage			\$
3. Institution credit card/institution name & address			\$
4. Other			\$

## CREDIT DISCLOSURES

<b>Annual Percentage Rate</b> For Purchases and Cash Advances  <h1>17.76%*</h1>	<b>Application Fee</b> \$25 (non-refundable, due at time of application)	<b>Over the credit limit fee</b> \$15	<b>Minimum Finance Charge \$0.50</b> for purchases if a finance charge is imposed
	<b>Annual Membership Fee</b> \$25	<b>Late Payment Fee</b> \$15 (if amount due is \$1.00 or more)	<b>Required Deposit:</b>  The annual percentage rate does not take into account your required deposit
	<b>Grace period for purchases</b> not less than 25 days	<b>Cash Advance Fee</b> 1% (\$2 minimum, \$10 maximum)	

At the date this application was printed (shown in the lower right-hand corner) the information listed above was accurate. Because rates and terms are subject to change, you may contact us for the current information by writing to the business reply address shown on the reverse side.

\*A finance charge will be imposed on credit purchases only if you elect not to pay the entire new balance shown on your monthly statement for the previous billing cycle within 25 days from the closing date of that statement. If you elect not to pay the entire new balance shown on your previous monthly statement within that 25-day period, a finance charge will be imposed on the unpaid average daily balance of such credit purchases from the previous statement closing and on new credit purchases from the date of posting to your account during the current billing cycle and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire new balance is paid in full or until the date of payment if more than 25 days from the closing date. The finance charge for a billing cycle is computed by applying the monthly periodic rate to the average daily balance of credit purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of credit purchases is determined by adding to the outstanding unpaid balance of credit purchases at the beginning of the billing cycle any new credit purchases posted to your account, and subtracting any payments as received and credits as posted to your account, but excluding any unpaid finance charges. **A finance charge will be imposed on cash advance from the date made or from the first day of the billing cycle in which the cash advance is posted to your account, whichever is later, and will continue to accrue on the unpaid average daily balance of such cash advances until the date of payment, if paid during the same billing cycle, or until the closing date of the billing cycle preceding the date on which the entire new balance is paid in full or until the date of payment if more than 25 days from the closing date. If the new balance shown on your monthly statement for the prior billing cycle is paid in full within 25 days of the closing date of that statement, no finance charges will be imposed during the current billing cycle for cash advances posted to your account during previous billing cycles.**

## SIGNATURE(S) Please read the following carefully before signing:

CREDIT CARD AGREEMENT: I hereby apply to Century Bank for a VISA account. I understand that approval of my account is based upon satisfying Century credit standards. I understand that you maintain the right not to open my account. You are authorized to check my credit history and answer questions about your credit experience with me. I understand that prior to the issuance of my card(s), I will be required to open a Savings Account and to deposit funds which will determine my credit limit (minimum credit limit \$500; minimum deposit \$625). I agree to be bound by the terms and conditions of the Century Bank Agreement and the Truth In Lending disclosure that will be given to me with my card(s) and future revisions thereof. I have read the important disclosure information in the brochure. The words "I", "me and "my" refer to each person who signs below. **BOTH MUST SIGN IF JOINT ACCOUNT.** An applicant, if married, may apply for a separate account. 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 bank card 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 this is joint application, the undersigned shall be jointly and severally liable for any and all credit extended from time to time.

X \_\_\_\_\_ X \_\_\_\_\_  
 Applicant Signature Date Co-Applicant Signature Date