



SELECT CREDIT CARD AND/OR CREDIT RESERVE *See reverse for details.*

<input type="checkbox"/> Visa® Platinum Low Rate <small>No Rewards</small>	<input type="checkbox"/> Visa® Platinum Rewards	<input type="checkbox"/> Visa® Platinum Premier <small>Annual Fee</small>	<input type="checkbox"/> Credit Reserve <small>Linked checking #</small> _____
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INDIVIDUAL APPLICATION: If you intend to be solely responsible for repaying the debt, you must complete the Applicant Information section below. If you are relying on income from or have joint debts with someone within your household, then that person may be required to complete the Joint Applicant Information section to provide information about the joint income or debts.

JOINT APPLICATION: If more than one applicant will be responsible for repaying the debt, then both sections below must be completed. **Additionally, both applicants MUST initial at the end of the application, indicating that they intend to apply jointly, or the application will be delayed.** If the assets or debts of the joint applicants are separate, each applicant may be required to complete a separate application, but those applications will be considered jointly.

APPLICANT INFORMATION

Name		Email	
Social Security Number		U.S. Citizen <input type="checkbox"/>	Permanent Resident <input type="checkbox"/> Other <input type="checkbox"/>
Date of Birth (mm/dd/yyyy)		Mother's Maiden Name	
Primary Phone		Secondary Phone	
Street Address		City	State ZIP
Housing <input type="checkbox"/> Rent <input type="checkbox"/> Own / Mortgage <input type="checkbox"/> Other <input type="checkbox"/>	Mortgage/Rent Payment		Length of Residence
Employer			Length of Employment
Position	Total Gross Monthly Income <small>If under 21, please provide proof of income or qualified joint applicant</small>		
Previous Employer <small>If at current employer less than 6 months</small>	Position		Length of Employment

JOINT APPLICANT INFORMATION *Only complete this section if applying jointly.*

Name		Email	
Social Security Number		U.S. Citizen <input type="checkbox"/>	Permanent Resident <input type="checkbox"/> Other <input type="checkbox"/>
Date of Birth (mm/dd/yyyy)		Mother's Maiden Name	
Primary Phone		Secondary Phone	
Street Address		City	State ZIP
Housing <input type="checkbox"/> Rent <input type="checkbox"/> Own / Mortgage <input type="checkbox"/> Other <input type="checkbox"/>	Mortgage/Rent Payment		Length of Residence
Employer			Length of Employment
Position	Total Gross Monthly Income <small>If under 21, please provide proof of income or qualified joint applicant</small>		
Previous Employer <small>If at current employer less than 6 months</small>	Position		Length of Employment

Please provide your signatures and both applicant initials, if applicable, in the corresponding section below.

SEE REVERSE FOR CERTIFICATIONS AND AUTHORIZATIONS

SIGNATURES

Applicant Signature: _____ Date: _____	I intend to apply jointly. Applicant Initials: _____
Joint Applicant Signature: _____ Date: _____	I intend to apply jointly. Joint Applicant Initials: _____

CONSUMER DISCLOSURES

VISA® Credit Card Interest Rates & Charges

INTEREST RATES & INTEREST CHARGES	PLATINUM LOW RATE (NO REWARDS)	PLATINUM REWARDS (1-TO-1 REWARDS)	PLATINUM PREMIER (1.5-TO-1 REWARDS)
Annual Percentage Rate (“APR”) for Purchases and Balance Transfers	12.25% This APR will vary with the market based on the Prime Rate. ^a	16.25% This APR will vary with the market based on the Prime Rate. ^b	16.25% This APR will vary with the market based on the Prime Rate. ^b
APR for Cash Advances	19.25% This APR will vary with the market based on the Prime Rate. ^c		
Penalty APR and When it Applies	n/a		
Paying Interest	There is no grace period on balance transfers or cash advances. Your due date is at least 21 days 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 each month.		
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.		

Credit Reserve Rate & Charges

CREDIT RESERVE
n/a
15.00%
n/a
You will be charged interest from the transaction date.
None

CREDIT 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: www.consumerfinance.gov/learnmore

Credit Card Fees

Annual Fee	None	None	\$50
Set-Up & Maintenance Fee	None		
Transaction Fees			
Balance Transfer Fee	The greater of \$5 or 3% of the amount transferred		
Cash Advance Fee	The greater of \$10 or 4% of the amount advanced		
Foreign Currency Transaction Fee	2% of each transaction will be charged in U.S. dollars.		
Penalty Fees			
Late Payment Fee	Up to \$30		
Over-the-Credit-Limit Fee	None		
Returned Payment Fee	\$25		
Other Fees			
Rushed Credit Card Fee	\$70 per card		
Expedited Payment Fee	\$10		

Credit Reserve Fees

None
None
None
None
n/a
Up to \$20
None
Up to \$20
n/a
None

How We Will Calculate Your Credit Card Balance: We use the average daily balance method (including new purchases). An explanation of this method is provided with your card agreement.

^a We add 8.00% to the Prime Rate to determine the Purchase and Balance Transfer APRs.

^b We add 12.00% to the Prime Rate to determine the Purchase and Balance Transfer APRs.

^c We add 15.00% to the Prime Rate to determine the Cash Advance APR.

Billing Error Rights: Please see your card agreement for details on billing error rights.

Prime Rate: Variable APRs are based on the 4.25% Prime Rate as of 03/04/2020.

VISA® and the name VISA are registered trademarks of Visa.

How We Will Calculate Your Credit Reserve Balance: We use the daily balance method. An explanation of this method is provided with your account-opening disclosures.

Billing Error Rights. Please see account-opening disclosures for details on billing error rights.

APPLICANT/JOINT APPLICANT CERTIFICATIONS AND AUTHORIZATIONS

By signing on the obverse, I certify under penalties of perjury and agree as follows: **(a)** that I am providing the information herein to Altbank (“the Bank”) in order to apply for the Credit Reserve Account and/or the VISA® Credit Card Account (“the Account(s)”) of the type(s) indicated; **(b)** that the information herein is true, correct, and complete to the best of my knowledge; **(c)** that the Bank is authorized to verify the correctness of the information herein and to make any investigations, before or after granting of any Credit Reserve Account or issuance of credit cards under the Account, in order to evaluate my financial standing, which investigations may include, without limitation, obtaining a consumer credit report, verifying my current and past income and employment, and otherwise verifying any information provided in this Application; **(d)** that the Bank is authorized, to the extent allowed under applicable federal or applicable state law, to answer any questions or requests or to otherwise report my credit experience with the Bank; **(e)** that I, as the Applicant or Joint Applicant, understand that the Applicant and Joint Applicant (if applicable) will be jointly and severally liable for repayment of all credit extended pursuant to the Account(s), and am bound by the agreement(s), terms and conditions, and disclosures contained in this Application and that will be provided to me if this Application is approved; **(f)** that I have read the disclosures on this Application and request that the Bank establish the Credit Reserve Account and/or VISA® Credit Card Account of the type indicated; **(g)** that the Credit Reserve Account and/or Consumer VISA® Credit Card Agreement become(s) effective either by an advance from the Credit Reserve Account or by my using or authorizing the use of the credit card(s) issued under the Account; **(h)** that I agree to pay all advances or amounts charged or debited to the Account(s) by me, any Joint Applicant and/or any person whom I authorize or whom the Joint Applicant authorizes to use the Account(s); and **(i)** that I authorize and direct the Bank to automatically transfer the minimum required payments to my Credit Reserve Account, if applicable, from the corresponding checking account. I understand I can request similar payment arrangements for my VISA® Credit Card Account, if applicable. I certify that I am a U.S. person (including a U.S. resident alien). My VISA® Credit Card may not be used for any illegal transactions.

The Bank may report information about my Account(s) to credit bureaus. Late payments, missed payments, or other defaults on my Account(s) may be reflected in my credit report.