



VISA CREDIT CARD APPLICATION

Credit Limit Requested \$ _____ Account Choice: (Check only one) Individual Account Joint Account Credit Limit Increase
APPLICANT Note: All applicable sections should be filled out completely. (Must initial to confirm intent to jointly apply for credit) _____

APPLICANT INFORMATION				CO-APPLICANT INFORMATION (Complete this section only if co-applicant or spouse is applying for a joint account)			
Last Name	First	Middle	Taxpayer ID #	Last Name	First	Middle	Taxpayer ID #
Date of Birth	DL#		# of Dependents	Date of Birth	DL#		# of Dependents
Home Phone	Own / Rent / Other		Monthly Payment	Home Phone	Own / Rent / Other		Monthly Payment
Address	City,	State, Zip	How Long (Yrs)	Address	City,	State, Zip	How Long (Yrs)
Previous Address	City,	State, Zip	How Long (Yrs)	Previous Address	City,	State, Zip	How Long (Yrs)
Employer	Self Employed	Y/N	How Long (Yrs)	Employer	Self Employed	Y/N	How Long (Yrs)
Employer Address	City,	State, Zip	Work Phone	Employer Address	City,	State, Zip	Work Phone
Position			Monthly Income	Position			Monthly Income
Name and Address of Previous Employer			How Long (Yrs)	Name and Address of Previous Employer			How Long (Yrs)
Source of Additional Income *			Amount per mo.	Source of Additional Income *			Amount per mo.
Nearest Relative (Not Living With You)	Home Phone		Relationship	Nearest Relative (Not Living With You)	Home Phone		Relationship
Where do you bank?			# of Years ____	Where do you bank?			# of Years ____
Have you ever borrowed from The Bank of Washington?			Yes ___ No ___	Have you ever borrowed from The Bank of Washington?			Yes ___ No ___

*You need not furnish alimony, child support or maintenance income information if you do not want us to consider it in evaluating your application.
 I/We hereby apply for a VISA credit card as indicated above to be issued by The Bank of Washington and certify that the statements herein are true, and intended for you to rely thereon to accept or reject this application. By using the card or account, I/we agree to be bound by the terms and conditions of the agreement you will provide and all other applicable rules and regulations to be jointly and severally liable with each applicant to repay all debts incurred under this account by any applicant or authorized user. In connection with this application, I/we authorize you to check on my/our credit, employment history, credit experiences and other business or credit reporting agencies. Any co-applicant acknowledges all the foregoing. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

X _____ X _____
 Signature Date Signature Date

Important Credit Card Information

INTEREST RATES AND INTEREST CHARGES		FEES	
Annual Percentage Rates (APRs) for Purchases, Transfers, and Cash Advances	Classic	Gold	Annual Fee
	Variable APR 13.15%	Variable APR 11.15%	Classic - \$12.00 Gold - \$25.00
Minimum Interest Charge	These APRs will vary with the market based on the Prime Rate.		Transaction Fees <ul style="list-style-type: none"> Balance Transfers Cash Advances International Transactions (i.e. cross border or currency conversion)
How to Avoid Paying Interest on Purchases	If you are charged interest, the charge will be no less than \$.50 for Purchases.		
For Credit Card Tips From the Federal Reserve Board	Your due date is at least 24 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.		Penalty Fees <ul style="list-style-type: none"> Late payment
	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .		\$20
			How We Will Calculate Your Balance We use a method called "average daily balance (including new purchases)".

The above information is accurate as of 5/4/10 and is subject to change after this date. Please contact us at 1-877-921-2432 for any change in the required information since printed.

