



## Avidia Bank Credit Card Application

### Credit Line Desired

This application is intended to be for  individual  joint credit. Initial here:  Applicant:  Co-applicant:

Applicant Information			
NAME		DRIVER'S LICENSE NO.	
SOC SEC NO	BIRTH DATE	PHONE	
CELL PHONE NUMBER		EMAIL	
<b>**IMPORTANT: CELL NUMBER AND EMAIL WILL BE USED TO CONTACT YOU IN THE EVENT OF SUSPECTED FRAUDULENT TRANSACTIONS ON YOUR ACCOUNT**</b>			
STREET ADDRESS			
CITY	ST/ZIP	HOW LONG	
CIRCLE ONE:	OWN HOME	RENT	MONTHLY PAYMENT
EMPLOYER		HOW LONG	
POSITION		BUS. PHONE	
GROSS MONTHLY SALARY \$			
OTHER INCOME (ALIMONY, SEPARATE MAINTENANCE OR CHILD SUPPORT NEED NOT BE REVEALED IF YOU DO NOT WISH TO HAVE IT CONSIDERED AS A BASIS FOR REPAYMENT.) \$			

Co-Applicant Information			
NAME		DRIVER'S LICENSE NO.	
SOC SEC NO	BIRTH DATE	PHONE	
CELL PHONE NUMBER		EMAIL	
<b>**IMPORTANT: CELL NUMBER AND EMAIL WILL BE USED TO CONTACT YOU IN THE EVENT OF SUSPECTED FRAUDULENT TRANSACTIONS ON YOUR ACCOUNT**</b>			
STREET ADDRESS			
CITY	ST/ZIP	HOW LONG	
CIRCLE ONE:	OWN HOME	RENT	MONTHLY PAYMENT
EMPLOYER		HOW LONG	
POSITION		BUS. PHONE	
GROSS MONTHLY SALARY \$			
OTHER INCOME (ALIMONY, SEPARATE MAINTENANCE OR CHILD SUPPORT NEED NOT BE REVEALED IF YOU DO NOT WISH TO HAVE IT CONSIDERED AS A BASIS FOR REPAYMENT.) \$			

### SIGNATURES

By signing below, the **applicant** and any **co-applicant** each: (i) **certify** that everything stated in this application is true and complete in all respects; (ii) **authorize** the Bank to verify any information (including tax information) provided in connection with this application. (iii) **authorize** the Bank to obtain credit information, including consumer credit reports, in connection with this application and any updates, renewals, extensions, and collection activity relating to any resulting account; (iv) **authorize** the Bank to provide information to other people about its credit experience with applicant and co-applicant; (v) **agree** that this application is the Bank's property, whether or not credit is granted; and (vi) **agree that, if the Bank approves this application and sends a copy of the Bank's MasterCard credit card agreement to the applicant's address, activation of the account will signify the applicant's and any co-applicant's acceptance of the terms listed on page 2 of this application and conditions of that agreement without further signature.**

Applicant Signature

Co-Applicant Signature

**USA Patriot Act** IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT. To help the government fight the funding of terrorism and money laundering activities, 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 your name, address, date of birth, and other information that allows us to identify you. We may also ask to see your driver's license or other identifying documents.



## Interest Rates and Interest Charges

The type of MasterCard for which we approve you will be based on your creditworthiness and other factors	MasterCard World Elite	MasterCard Platinum	MasterCard Gold	MasterCard Classic
<b>Annual Percentage Rate (APR)</b> for All Advances (Purchases, Cash Advances, and Balance Transfers)	<b>9.99%</b> This rate will vary with the market based on the Prime Rate.	Introductory Rate <b>3.9%</b> For 6 months, then <b>10.15%</b> This rate will vary with the market based on the Prime Rate.	<b>11.15%</b> This rate will vary with the market based on the Prime Rate.	<b>17.9%</b>
How to avoid paying Interest on Purchases	We will not charge you interest on purchases itemized on your monthly statement if the balance on your entire account at the beginning of the billing cycle was zero or if the payments and credits received during the billing cycle equal or exceed that balance.			
For Credit Card Tips from the Consumer Financial Protection Bureau	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a></b>			

## Fees

Annual Fee	None	None	None	\$25
<b>Transaction Fees</b>				
<ul style="list-style-type: none"> <li>• Overdraft Transfer</li> <li>• Cash Advance</li> <li>• Balance Transfer</li> <li>• Over-Limit Fee</li> <li>• Foreign transaction</li> </ul>	<b>\$10</b>  <b>\$5 or 4%</b> of each cash advance, whichever is greater  None  None  None	<b>\$10</b>  <b>\$5 or 4%</b> of each cash advance, whichever is greater  None  None  <b>1%</b> of each transaction in U.S. dollars		
<b>Penalty Fees</b>				
<ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	<b>\$10 or 10%</b> of the outstanding balance of your account, whichever is less  <b>\$20</b>			

**How we will calculate your balance:** We use a method called "average daily balance (including new purchases)." This brochure was printed June 29, 2017 and the above information was accurate as of that date. The information is subject to change at any time. You may call 1-800-508-2265 for any changes to this information since the date of printing.