

Application for a Wheatland Bank Platinum Visa® Credit Card

Select Card Choice (only one)

- Platinum Visa®
 Platinum Rewards Visa®

Check Account Choice (signature required for joint application)

- Individual Account
 Joint Account _____ Applicant Initials _____ Co-Applicant Initials
 Credit Limit Increase

Credit Limit Requested \$ _____

IMPORTANT NOTICE 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 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 documentation.

APPLICANT

| | | | | | | |
|--|---|---------------|---------------------------------|----------------------------------|-----------------------------------|------------------------|
| Last Name | First | Middle | | | | Social Security # |
| Date of Birth | # of Dependents | Primary Phone | Own <input type="checkbox"/> | Rent <input type="checkbox"/> | Other <input type="checkbox"/> | Monthly Payment \$ |
| Current Street Address | City | State | Zip | | | How Long (Years) |
| Mailing Address (if different from above) | City | State | Zip | | | How Long (Years) |
| Previous Address (if less than 2 years at current) | City | State | Zip | | | How Long (Years) |
| Employer | Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No | Work Phone | | | Date Employed | |
| Address | Position/Occupation | | | Monthly Gross Income \$ | | |
| Name and Address of Previous Employer (if less than 2 years at present employer) | City | State | Zip | | | How Long (Years) |
| Additional income sources. Income from alimony, child support or other maintenance need not be revealed if not being considered in determining creditworthiness. | | | | | | Amount per Month \$ |
| Nearest Relative (not living with you) | | Home Phone | | | Relationship | |
| Relative's Address | City | State | Zip | | | Mother's Maiden Name |

CO-APPLICANT (Not required for individual account)

| | | | | | | |
|--|---|---------------|---------------------------------|----------------------------------|-----------------------------------|-----------------------|
| Last Name | First | Middle | | | | Social Security # |
| Date of Birth | # of Dependents | Primary Phone | Own <input type="checkbox"/> | Rent <input type="checkbox"/> | Other <input type="checkbox"/> | Monthly Payment \$ |
| Current Street Address | City | State | Zip | | | How Long (Years) |
| Mailing Address (if different from above) | City | State | Zip | | | How Long (Years) |
| Previous Address (if less than 2 years at current) | City | State | Zip | | | How Long (Years) |
| Employer | Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No | Work Phone | | | Date Employed | |
| Address | Position/Occupation | | | Monthly Gross Income \$ | | |

BALANCE TRANSFER REQUEST

Upon approval, I wish to transfer my present balance on the credit card account(s) listed below to my new credit card account.

| | | |
|-----------|--------------------------|--------------------------|
| Account # | Amount to be transferred | Make Transfer Payable To |
| Account # | Amount to be transferred | Make Transfer Payable To |

SIGNATURES

PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING: This statement is submitted to obtain credit and I/we certify that all of the 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 cardholder 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 a 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

FOR INTERNAL USE ONLY

BR #: _____ SUBMITTED BY: _____

| | | | |
|---------------|-------------|-------------|------------|
| Date Approved | Credit Line | Approved By | REV 1/2019 |
|---------------|-------------|-------------|------------|



DISCLOSURE OF CREDIT CARD TERMS
 PLATINUM VISA® AND PLATINUM REWARDS VISA®

| FEATURE | PLATINUM VISA® | PLATINUM REWARDS VISA® |
|--|--|--|
| INTEREST RATES AND INTEREST CHARGES | | |
| Annual Percentage Rate (APR) for Purchases and Balance Transfers | 0% introductory rate for 6 months. After that, your APR will be 11.24% to 19.24% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. | 0% introductory rate for 6 months. After that, your APR will be 12.24% to 20.24% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. |
| APR for Cash Advances | 21.24% . This APR will vary with the market based on the Prime Rate. | 22.24% . This APR will vary with the market based on the Prime Rate. |
| Penalty APR and When it Applies | <p>Up to 26.99%. This APR will vary with the market based on the Prime Rate.</p> <p>This APR may be applied to your accounts if you are more than 60 days late in making your required monthly minimum payments. This APR will vary with the market based on the Prime Rate.</p> <p>How Long Will the Penalty APR Apply? If your APRs are increased for the reason above, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.</p> | |
| 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. | |
| Minimum Interest Charge | NONE | |
| For Credit Card 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 http://www.consumerfinance.gov/learnmore . | |
| FEES | | |
| Annual Fee | NONE | |
| Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advances • Foreign Transaction | NONE Either \$10 or 4% of the amount of each cash advance, whichever is greater 1% of each transaction in U.S. dollars | |
| Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment | Up to \$25 for a one time occurrence, unless one of the last six payments was late, in which case, the fee may be up to \$35 . The fee will be no greater than the minimum payment imposed. Up to \$35 , but no greater than the minimum payment imposed. | |

How Will We Calculate Your Balance: We use a method called “average daily balance (including new purchases).” See your account agreement for more details.

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you are more than 60 days late in making your required monthly payment.

How Will We Calculate Your Rate: After any applicable introductory rate period ends, we will establish a margin of 5.74% to 13.74% (for the Wheatland Bank Platinum Visa®) OR 6.74% to 14.74% (for the Wheatland Bank Platinum Rewards Visa®) based on your creditworthiness, and add this margin to the Prime Rate published in the *Wall Street Journal* to determine your APR. Your APR and margin will be stated in your Cardholder Agreement if you open a credit card account.

Military Lending Act Notice: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To receive this information and a description of your payment obligation verbally, please call 1.800.622.0911.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardholder Agreement.

All Annual Percentage Rates (APRs) are based on the Prime Rate or Index Rate in effect as of the date of publication, January 2019. This information may have changed after that date. To find out what may have changed, write us at 222 North Wall Street, Suite 300, MB 12, Spokane, WA 99201.

We reserve the right to amend the Visa Credit Card Agreement as permitted by law.

Balance transfers from existing Wheatland Bank loans or credit cards are not permitted.