

0% Introductory APR

on purchases & balance transfers for the first 12 months.

After that:

Visa Traditional
Rates as low as
12.49% APR

Visa Traditional
Rewards or Cash Back
Rates as low as
14.49% APR



Traditional

A basic value card
with basic low rates

No Annual Fees

No Penalty Rates

No Cash Advance Fee

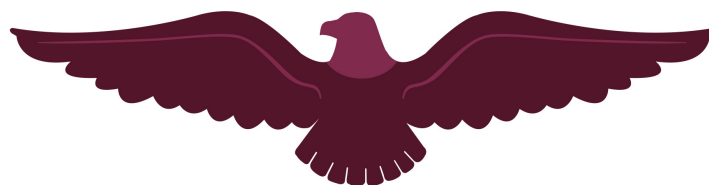
Rewards or Cash Back

Earn 1 point for each \$1 of net purchases | Earn 1.5% Cash Back on net purchases annually*

No Annual Fees

No Penalty Rates

No Cash Advance Fee



Cashmere Valley Bank

 Equal Housing Lender, Member FDIC

*Credited to your Visa statement every April

www.CashmereValleyBank.com

See accompanying pages for rates and fees.

Product Selection

 Traditional

 Traditional Rewards

 Traditional Cash Back

 Limit Increase

Limit Request \$ _____

You must provide the information about your spouse if: you live in Washington, or another community property state, OR; if you are relying on your spouse's income to repay us, OR; if your spouse will be using the account. Provide this information about your former spouse if you are relying on alimony, child support or separate maintenance payments to repay us. You must include information on marital status only if you reside in Washington or another community property state.

Marital Status:
 Married
 Unmarried (includes single, divorced or widowed)
 Separated

I am applying for:
 Individual Account (Your name only)
 Joint Account _____ (initials) _____ (initials)
 Cosigned Account _____ (initials) _____ (initials)

Name of Applicant / Joint Applicant / Cosigner <input type="checkbox"/> Joint account owner <input type="checkbox"/> Cosigner				Name of Joint Applicant / Cosigner <input type="checkbox"/> Joint account owner <input type="checkbox"/> Cosigner													
Relationship to Applicant (if any) <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Domestic Partner <input type="checkbox"/> Son/Daughter <input type="checkbox"/> Parent/Guardian <input type="checkbox"/> Other				Relationship to Applicant (if any) <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Domestic Partner <input type="checkbox"/> Son/Daughter <input type="checkbox"/> Parent/Guardian <input type="checkbox"/> Other													
Social Security Number		Driver's License Number		Date of Birth		Social Security Number		Driver's License Number		Date of Birth							
Home Phone		Business Phone		Cell Phone		Home Phone		Business phone		Cell Phone							
Home Information <input type="checkbox"/> Buying <input type="checkbox"/> Rent <input type="checkbox"/> Own			Payment \$			Home Information (if different) <input type="checkbox"/> Buying <input type="checkbox"/> Rent <input type="checkbox"/> Own			Payment \$								
Residence Address		City		Zip		Years		Residence Address		City		Zip		Years			
Mailing Address		City		Zip		Mailing Address		City		Zip		Mailing Address		City		Zip	
Previous Address		City		Zip		Years		Previous Address		City		Zip		Years			
Employer		Years		Employer		Years		Employer		Years		Employer		Years			
Position		Gross Monthly Income \$		Position		Gross Monthly Income \$		Position		Gross Monthly Income \$		Position		Gross Monthly Income \$			
Previous Employer		Position		Years		Previous Employer		Position		Years		Previous Employer		Position		Years	
<p>* IMPORTANT: Income from alimony, child support or separate maintenance need not be disclosed if you do not wish to have it considered as a basis for repaying this obligation. If you wish us to rely on such income, it should be included in the space for other income.</p>																	
# of Dependents		Source of Other Income*		Monthly Amount \$		# of Dependents		Source of Other Income*		Monthly Amount \$							
Name and Address of Nearest Relative						Name and Address of Nearest Relative											
Relationship			Phone			Relationship			Phone								
Name and Address of Additional Reference						Name and Address of Additional Reference											
Relationship			Phone			Relationship			Phone								

Balance Transfer Request Upon approval, I wish to transfer my present balance on the credit cards listed below to my new credit card. (please note, timing and additional charges/payments may result in a balance/refund) **Please furnish us with your most recent statements with remittance stubs.**

Account # _____

Account # _____

I/We warrant and agree that all information provided is true and correct. I/we agree that inquiries may be made, from time to time, to verify information and that credit references or verification may, from time to time, be given based on inquiries from other parties. Employers and references are hereby specifically authorized to release any information to Cashmere Valley Bank. This offer is subject to the credit policies of this bank. I/we agree to be bound by the terms and conditions of the bank's credit 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.

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 to you: When you open an account, we will ask you for 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 documents.

At the date this application was printed, September 9, 2023, the credit disclosure information 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 or calling one of our branches.

If your account is issued under a Rewards or Cash Back Program, your participation is subject to all applicable program rules, as they may be amended from time to time. Rewards earned will be forfeited as of the date your account is terminated or closed. CVB and Program Administrator rules will be delivered to you after account opening.

X
 Applicant Signature _____ Date _____

X
 Joint Applicant Signature _____ Date _____

FOR INTERNAL USE ONLY					
Received by	Approved by	Date	Credit Limit	Type of Card	Number of Cards

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>0% Introductory APR for the first twelve billing cycles. After that, your APR will be:</p> <p>For Cash Back 14.49%, 18.49%, or 22.49%</p> <p>For Reward Points 14.49%, 18.49%, or 22.49%</p> <p>For Traditional 12.49%, 16.49%, or 20.49%</p> <p>The rate received will be based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>0% Introductory APR for the first twelve billing cycles. After that, your APR will be:</p> <p>For Cash Back 14.49%, 18.49%, or 22.49%</p> <p>For Reward Points 14.49%, 18.49%, or 22.49%</p> <p>For Traditional 12.49%, 16.49%, or 20.49%</p> <p>The rate received will be based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>For Cash Back 14.49%, 18.49%, or 22.49%</p> <p>For Reward Points 14.49%, 18.49%, or 22.49%</p> <p>For Traditional 12.49%, 16.49%, or 20.49%</p> <p>The rate received will be based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
How to Avoid Paying Interest on Purchases	Your due date is 25 days after the close of the billing period. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers from the date of the transaction.
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	
• Foreign Fees	1% of Each Transaction in U.S. Dollars.
Penalty Fees	
• Returned Payment	\$20
• Over-the-Credit-Line	None
• Late Payment	8% of Amount Past Due. Minimum \$15. Maximum \$25.

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)"

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided with your account agreement.

Other Important Information: Your variable rates may change when the Prime Rate changes. Variable rates for your account will be updated twice a year. We calculate your variable rates by adding a percentage to the Prime Rate published in The Wall Street Journal on the 15th day of February (applicable to billing cycles beginning in March) and on the 15th day in August (applicable for billing cycles beginning in September). If The Wall Street Journal is not published on the 15th of the month, we use the Prime Rate published on the next publication date. If The Wall Street Journal does not publish the Prime Rate, we will use a similar published rate.

The only Finance Charges assessed on your account other than those assessed by a periodic rate, will be the Foreign Transaction Fees, noted above. At the date this application was printed, September 9, 2023, the credit disclosure information was accurate.

TERMS AND CONDITIONS OF OFFER

Introductory Rate offer is only valid for new accounts and does not apply to existing cardholders. Balance transfers from other Cashmere Valley Bank loans and cards are excluded from this offer. Offer is not applicable to business brand cards or bank employees and other affiliates.

You must be at least 18 years of age. If you are married, you may apply for a separate account.

Rewards Programs: If your account is issued under a Rewards or Cash Back program, your participation is subject to all applicable program rules, as they may be amended from time to time. Rewards earned will be forfeited as of the date your account is terminated or closed.

Military Lending APR: Effective October 3, 2017, 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). My payment obligation for my loan is as follows: My payment schedule will be monthly with a minimum payment of 2.5% of the outstanding balance or \$25.00, whichever is greater. Payments will be due monthly. Your minimum payment is your regular payment, plus any amounts past due, and all fees and charges. Please call (844) 370-6846 to have this Disclosure provided to you orally.