

SUMMARY OF TERMS

INTEREST RATE AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases	12.5%
APR for Balance Transfers	12.5%
APR for Cash Advances	12.5%
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay the entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
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 Fees	None
Transaction Fees • Cash Advance	The fee is 1% of the amount of the advance, but not less than \$2.50 or more than \$10.00. Fees waived for lobby transactions at Northview Bank offices.
Penalty Fees • Late Fee	A late fee of 5% of the past-due amount, but not less than \$7.80 or more than \$25.00, will be assessed if your payment is not made within 10 days after the due date.

How we will calculate your balance: We use a method called “average daily balance (excluding new purchases).”

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

Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant’s income derives from any public assistance program or because the applicant has in good faith exercised any rights under the Consumer Credit Protection Act. The federal agency concerned with creditor compliance is the FDIC. The Consumer Response Center is at 1100 Walnut St., Box #11, Kansas City, MO 64106. The toll-free telephone is 877-275-3342.

The information about the costs of the credit card account described in this application is accurate as of 8/1/2017; this information may have changed after that date. To find out what may have changed after that date, please call 320-245-5261 or write to Northview Bank, PO Box 257, Finlayson, MN 55735. You agree that a credit report may be used in making the credit granting decision.



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 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 documents.

VISA PERSONAL APPLICATION

NEW VISA ACCOUNT INCREASE CREDIT LIMIT ON EXISTING ACCOUNT

Date Received _____

Important: Check (X) the appropriate boxes below for the type of credit requested and complete the applicable sections.

Individual Credit - Relying solely on my income or assets

Initials _____

Individual Credit - Relying on my income or assets as well as income or assets from other sources

Joint Credit - We intend to apply for Joint Credit (initials) _____

Information Regarding Applicant

First Name: _____ MI: _____ Last Name: _____ Suffix: _____

Date of Birth: ____/____/____ Soc Sec #: _____ Phone #: _____ Cell #: _____

Address: _____ City: _____ State: _____ Zip: _____

Length of Time at Address: _____ Email Address: _____

Mailing Address: _____ City: _____ State: _____ Zip: _____

(If different from above)

Current Employer Name & Address: _____

Work Phone#: _____ Date of Hire: _____

Alimony, child support or separate maintenance need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Annual Income: \$ _____ Other income: \$ _____ Source: _____

Information Regarding Joint Applicant

(Do not complete if this is an application for an individual account)

Applicant: ____ Married ____ Separated ____ Unmarried (including single, divorced and widowed)

Other Party: ____ Married ____ Separated ____ Unmarried (including single, divorced and widowed)

First Name: _____ MI: _____ Last Name: _____ Suffix: _____

Date of Birth: ____/____/____ Soc Sec #: _____ Phone #: _____ Cell #: _____

Address: _____ City: _____ State: _____ Zip: _____

Length of Time at Address: Yrs/Mos: _____ Email Address: _____

Mailing Address: _____ City: _____ State: _____ Zip: _____

(If different from above)

Current Employer Name & Address: _____

Work Phone#: _____ Date of Hire: _____

Alimony, child support or separate maintenance need not be revealed if you do not wish to have it considered as a basis for repaying this obligation

Annual Income: \$ _____ Other income: \$ _____ Source: _____

Please read before signing

If Northview Bank opens an Account based on the application, you will be individually liable (or, for joint Accounts, individually and jointly liable) for all authorized charges and for all fees referred to in the most recent Cardmember Agreement, which may be amended from time to time.

Everything that I/we have stated in this application is correct to the best of my/our knowledge. I/we understand that you will retain this application whether or not it is approved. You are authorized to check my/our credit and employment history.

Applicant Signature

Date

Joint Applicant Signature

Date