



PERSONAL CREDIT CARD APPLICATION

Apply for your Visa® Signature credit card by completing the following application and:

- dropping it off at a branch near you (see watrust.com for locations)
- mailing it in a secure envelope to
Washington Trust Bank
Attn: Priority Service
P.O. Box 2192
Spokane, WA 99210-2192



Washington Trust Bank
Member FDIC

watrust.com
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PERSONAL CREDIT CARD APPLICATION — EWUAA ALUMNI ASSOCIATION

You understand that if your application is approved for an account with a credit line of \$5,000 or greater, you will receive a Visa Signature account; if you are approved for an account with a credit line less than \$5,000, but more than \$300, you will receive a Visa Platinum account. The APRs, Annual Fees and benefits for Visa Platinum accounts may be different from each other and from Visa Signature accounts.

HOW APPLYING:

BORROWER (Mark one selection)

OR COSIGNER/GUARANTOR

In my name only (one card)

For: _____

Joint with co-applicant

(no card is issued in my name)

Name: _____

Confirmation of intent to apply: Individual Joint _____ Applicant Initials _____ Co-Applicant Initials

Credit Line desired: \$ _____ New OR Increase existing Credit Line by: \$ _____ OR Transfer and close _____ (last 4 digits)

PLEASE TELL US ABOUT YOURSELF

If you are applying for individual unsecured credit, you are not required to answer the marital status question, unless you reside in a community property state or are relying on property located in a community property state as a basis of repaying this debt.

Marital Status:

Married Unmarried

Separated

Are you currently enrolled as a student in an institution of higher learning? Yes No

MONTHLY INCOME BEFORE DEDUCTIONS

Applicant - Wages or salary*	\$
Co-Applicant - Wages or salary*	\$
Other (please specify)**	\$
*If you are self-employed or receive income on a commission basis, please furnish last two years Income Tax Returns for purposes of verifying income. **Alimony, child support or separate maintenance, income need not be included unless you wish to have it considered for the purposes of this application.	
TOTAL	\$

Your Name	Social Security Number	Home Phone	Birthdate	Zip
Mailing Address	City	State	Zip	
Physical Address				
Home <input type="checkbox"/> Own <input type="checkbox"/> Rent \$ _____	Years at Present Address	Previous Address	City, State, Zip	Years at Previous Address
Current Employer (if self-employed - name of co.)	Date Started	Position	Phone	
Name of nearest relative not living with you (excluding co-applicant)	Relative's Street Address	City, State, Zip	Phone	Relationship
Are you a citizen or a permanent resident of USA? <input type="checkbox"/> Yes <input type="checkbox"/> No				

Co-Applicant Name	Social Security Number	Home Phone	Birthdate	Zip
Mailing Address	City	State	Zip	
Physical Address				
Home <input type="checkbox"/> Own <input type="checkbox"/> Rent \$ _____	Years at Present Address	Previous Address	City, State, Zip	Years at Previous Address
Current Employer (if self-employed - name of co.)	Date Started	Position	Phone	
Name of nearest relative not living with you (excluding co-applicant)	Relative's Street Address	City, State, Zip	Phone	Relationship
Are you a citizen or a permanent resident of USA? <input type="checkbox"/> Yes <input type="checkbox"/> No				

OPTIONAL SERVICES

Upon approval, I wish to transfer my present balance on the credit card account(s) listed below to my new credit account. (Refer to the Fees Section on page 2 for applicable fees.)

Account # _____ Amount to be transferred \$ _____ Signature _____

I want to enroll in the VISA Signature/Visa/MasterCard Overdraft Protection Plan for my Washington Trust Bank checking account(s) _____

Please select the EWUAA credit card design you would like on your card: Black Eagle (default) Football Helmet Red Eagle

FEATURE	VISA SIGNATURE®	VISA PLATINUM REWARDS
Interest Rates and Interest Charges		
Annual Percentage Rate (APR) for Purchases	0% introductory APR for 6 months. After that, your APR will be 11.49% . (This APR will vary with the market based on the Prime Rate.)	
APR for Balance Transfers	0% introductory APR for 6 months. After that, your APR will be 11.49% . (This APR will vary with the market based on the Prime Rate.)	
APR for Cash Advances	13.49% . (This APR will vary with the market based on the Prime Rate.)	
Penalty APR and When it Applies	19.49% This APR may be applied to your account 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. 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.	
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	If you are charged interest, the charge will be no less than \$1.00 .	
For Credit Card Tips from the Federal Reserve Board	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	None
Transaction Fees		
• Balance Transfer	None	4% of the amount of each transfer
• Cash Advances	4% of the amount of each cash advance	
• Foreign Transaction	3% of each transaction in U.S. dollars	
Penalty Fees		
• Late Payment	\$25.00	
• Returned Payment	\$25.00	
Other Fees		
• Overdraft Protection Transfer	\$10.00	

How We Will 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.

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

All Annual Percentage Rates (APRs) are based on the Prime Rate or Index Rate in effect as of the date of publication, January 2016. This information may have changed after that date. To find out what may have changed, call us at 800.788.4578 or write us at P.O. Box 2127, Spokane, WA 99210-2127.

PLEASE READ AND SIGN BELOW

You will receive a complete disclosure statement of terms and conditions when your account is approved. Your signature on this application and first usage of your credit card will constitute your acceptance of our terms and conditions. For more information call Credit Card Services at 800.788.4578.
18 United States Code 1014, prescribes criminal penalties for false statements in loan applications. I / We hereby certify that the foregoing statements are true and complete and are made for the purpose of determining my/ our eligibility for credit. I / We agree that this shall remain your property, whether or not the application is accepted. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statements made herein and to determine my / our credit worthiness, including but not limited to, procuring consumer reports from consumer reporting agencies and credit information from banks and other financial institutions and extenders of credit, references, present and former employers, merchants, landlords and creditors. Each applicant consents that, upon denial of the application based upon a consumer report or information received from a person other than a consumer reporting agency on any applicant, creditor may make appropriate Fair Credit Reporting Act disclosures to all applicants.

Applicants Printed Name _____ Signature _____ Date _____

Co-Applicants Printed Name _____ Signature _____ Date _____



PERSONAL CREDIT CARD DISCLOSURE EWU Alumni Association

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