



CREDIT CARD APPLICATION



(Check Appropriate Box and Sign)

- INDIVIDUAL ACCOUNT: I am applying for individual credit in my own name and I am relying on my own income and assets.
JOINT ACCOUNT: We intend to apply for joint credit.

X [Signature Line] [Date Line]
Applicant's Signature Date

X [Signature Line] [Date Line]
Co - Applicant's Signature Date

I (We) hereby request a:

- Non-Variable Rate Gold MasterCard (Min. \$5,000)
Variable Rate Gold MasterCard (Min. \$5,000)
Amount Requested \$ [Line] (Min. \$5,000 - Max \$25,000)

INFORMATION REGARDING APPLICANT

INFORMATION REGARDING CO - APPLICANT

(Incomplete or altered forms will not be processed)

First Name [Line] MI [Line] Last Name [Line]

First Name [Line] MI [Line] Last Name [Line]

Address [Line]

Address [Line]

City [Line] State [Line] Zip [Line]

City [Line] State [Line] Zip [Line]

Home Telephone () [Line]

Home Telephone () [Line]

Email Address [Line]

Email Address [Line]

Social Security # [Line]

Social Security # [Line]

Date of Birth [Line]

Date of Birth [Line] Relationship [Line]

Employer's Name [Line]

Employer's Name [Line]

Employer's Address [Line]

Employer's Address [Line]

Employer's City [Line] State [Line] Zip [Line]

Employer's City [Line] State [Line] Zip [Line]

Business Telephone () [Line]

Business Telephone () [Line]

Years Employed [Line] Annual Income* [Line]

Years Employed [Line] Annual Income* [Line]

Primary Banking Relationship [Line]

Primary Banking Relationship [Line]

Type of Account [Line]

Type of Account [Line]

Mother's Maiden Name [Line]

Mother's Maiden Name [Line]

Driver's License # [Line] State [Line]

Driver's License # [Line] State [Line]

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

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 and to answer questions about your credit experience with me/us.

X [Signature Line] [Date Line]
Applicant's Signature Date

X [Signature Line] [Date Line]
Co - Applicant's Signature Date

Gold MasterCard®
Variable and Non-Variable Rate Programs
Account Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	12.9% for the non-variable rate Gold MasterCard.
	12.24% for the variable rate Gold MasterCard. This APR will vary with the market based on the Prime Rate.*
APR for Balance Transfers	9.9%
APR for Cash Advances	12.9% for the non-variable rate Gold MasterCard.
	12.24% for the variable rate Gold MasterCard. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	19.8% for the non-variable rate Gold MasterCard.
	21.8% for the variable rate Gold MasterCard. This APR will vary with the market based on the Prime Rate.
	For both the non-variable and variable rate Gold MasterCard, the Penalty APR may be applied to your account if your minimum required payment is more than 60 days past due. How Long Will the Penalty APR Apply? The Penalty APR will apply to your account unless you make the required minimum payment when due for six consecutive monthly billing cycles immediately following the date the Penalty APR is imposed.
Paying Interest	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. 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	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's Web site at www.consumerfinance.gov/learnmore .

Fees	
Annual Fee	\$25 for the non-variable rate Gold MasterCard.
	None for the variable rate Gold MasterCard.
Transaction Fees	
• Balance Transfer	4% of the amount of each transfer (minimum \$5 , maximum \$95).
• Cash Advance	4% of the amount of each cash advance (minimum \$5 , maximum \$95).
• Foreign Transaction	2% of the amount of each transaction in U.S. Dollars.
Penalty Fees	
• Late Payment	Up to \$29
• Over-the-Credit Limit	None
• Returned Payment	Up to \$29
Other Fees	
• Activity Fee	\$.50 in each billing cycle in which there is a Cash Advance or Balance Transfer balance.
• Lost /Stolen Replacement	\$5 whenever we reissue a replacement Card.

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

*The Prime Rate is the highest Prime Rate published in The New York Times on the first business day of each calendar quarter.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

U.S. Citizens and Resident Aliens. Valley's credit card programs are available to U.S. citizens and permanent resident aliens residing in the U.S.

Minimum Age. You must be at least 18 years old to qualify for an account.

Subject to Credit Approval. Before we approve you for a credit card account, we will review your credit report and the information you provide in your application to determine whether you qualify in accordance with Valley's credit standards and eligibility requirements.

USA Patriot Act. Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. When you open an account, we must ask for your name, address, date of birth and other information that will allow us to identify you. We may also request your driver's license or other identifying documents, even if you currently maintain a banking relationship with us. Strict adherence to these regulations helps to protect both financial institutions and bank customers from criminal activity. Your cooperation is greatly appreciated.

Cardholder Agreement. If an account is opened, you will receive a Cardholder Agreement with your card(s). You agree to the terms and conditions of the Cardholder Agreement by using the account or any card, by authorizing the use of the account or any card, or by making any payment on the account.

Change in Terms. We have the right to change the account terms (including the APRs) in accordance with your Cardholder Agreement and applicable law.

Completed Application Instructions:

You may submit your completed application by mailing it to the address indicated below or by stopping by one of our convenient branch locations. [Click here](#) to find the nearest branch.

Valley National Bank
Consumer Lending Department 3rd Floor
1445 Valley Road, Wayne, NJ 07470-0558