

| INTEREST RATES AND INTEREST CHARGES                     | VISA® PLATINUM  | VISA® PLATINUM REWARDS     | VISA® SECURED              |
|---|---|----------------------------|----------------------------|
| Annual Percentage Rate (APR) <sup>1</sup> for Purchases | <b>12.50%</b> <sup>2</sup><br><small>This APR will vary with the market based on the Prime Rate.</small>  | <b>19.00%</b> <sup>3</sup> | <b>23.50%</b> <sup>4</sup> |
| APR for Balance Transfers <sup>1</sup>                  | <b>13.00%</b> <sup>2</sup><br><small>This APR will vary with the market based on the Prime Rate.</small>  | <b>19.50%</b> <sup>3</sup> | <b>24.00%</b> <sup>4</sup> |
| APR for Cash Advances                                   | <b>21.00%</b> <sup>5</sup>  | <b>21.00%</b> <sup>5</sup> | <b>21.00%</b> <sup>5</sup> |
| Penalty APR and When it Applies                         | None  | None                       | None                       |
| Paying Interest   | Your due date is at least <b>25</b> days after the close of each billing cycle. We will not charge you 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. |                            |                            |
| Minimum Interest Charge                                 | If you are charged interest, the charge will be no less than <b>\$0.50</b> .  |                            |                            |

**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 site of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.

| FEES                    | VISA® PLATINUM  | VISA® PLATINUM REWARDS  | VISA® SECURED   |
|-------------------------|---|---|---|
| Annual Fee              | <b>None</b>   | <b>None</b>   | <b>None</b>   |
| Transaction Fees        |   |   |   |
| • Balance Transfer      | <b>\$10.00 or 2%</b><br><small>(whichever is greater)</small>   | <b>\$10.00 or 2%</b><br><small>(whichever is greater)</small> | <b>\$10.00 or 2%</b><br><small>(whichever is greater)</small> |
| • Cash Advances         | <b>\$10.00 or 2%</b><br><small>(whichever is greater)</small>   | <b>\$10.00 or 2%</b><br><small>(whichever is greater)</small> | <b>\$10.00 or 2%</b><br><small>(whichever is greater)</small> |
| • Foreign Transaction   | Either 0.80% of the U.S. Dollar amount of the transaction if the transaction is made in U.S. Dollars or 1.00% of the U.S. Dollar amount of the transaction if the transaction is made in a foreign currency |   |   |
| Penalty Fees            |   |   |   |
| • Over-the-Credit Limit | <b>\$0.00</b>   | <b>\$0.00</b>   | <b>\$0.00</b>   |
| • Late Payment          | <b>\$25.00</b>  | <b>\$25.00</b>  | <b>\$25.00</b>  |

<sup>1</sup> This APR will vary with the market base | on the Prime Rate. We calculate variable APRs by adding a margin to the highest U.S. Prime Rate published in the rates section of The Wall Street Journal on the 10th of each month. If the 10th falls on a day The Wall Street Journal does not publish, we will use the Prime Rate published on the last publishing day preceding the 10th. As of December 10, 2024, the Prime Rate was 7.50%.

<sup>2</sup> The purchase and balance transfer APRs are equal to the Prime Rate plus a margin of 5.00%. The purchase and balance transfer monthly periodic rates are equal to 1.0417%.

<sup>3</sup> The purchase and balance transfer APRs are equal to the Prime Rate plus a margin of 11.50%. The purchase and balance transfer monthly periodic rates are equal to 1.5833%. Your minimum payment for each billing period will be equal to the entire amount of your New Balance.

<sup>4</sup> The purchase and balance transfer APRs are equal to the Prime Rate plus a margin of 16.00%. The purchase and balance transfer monthly periodic rates are equal to 1.9583%. Your minimum payment for each billing period will be equal to the entire amount of your New Balance.

<sup>5</sup> The cash advance monthly periodic rate is equal to 1.75%.

## No waiting

*Get a consumer credit card on the spot.*

### INSTANT ISSUE CREDIT CARD

Walk into any Springs Valley Banking Center, open an account and walk out with your new credit card in-hand... instantly! No more waiting to receive a card in the mail; no more inconvenience, having to carry cash or checks until a replacement or new credit card is received.

*Enjoy these benefits...*

- Receive a consumer credit card the day you open a new account.
- Replace a lost or stolen credit card.\*

\*Some fees and conditions may apply. Instant Issue only applies to in-banking center visits. Springs Valley does not mail Instant Issue Credit Cards, nor do we prepare them in advance of the customer's in-banking center visit.

**HOW WE WILL CALCULATE YOUR BALANCE:** We use a method called "average daily balance (including new transactions)." An explanation of this method is provided in your cardholder agreement.

**BILLING RIGHTS:** Information on your rights to dispute transactions and how to exercise those rights is provided in your cardholder agreement.



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and your future.*

svbt.bank | 800.843.4947 | Since 1902



Member FDIC

# Consumer Credit Card Application



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and your future.*

# VISA CREDIT CARD APPLICATION

**Check Account Choice:**  
(Signature required for joint applicant)

Individual Account

Joint Account

(See co-applicant and signatures section)

Credit Line Increase

Credit Line Requested: \$

**Check Card Choice:**

Visa® Platinum

Visa® Platinum Rewards

Visa® Secured

**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 ask each person for their name, physical & mailing address, date of birth, and other information that will allow us to identify them. Additionally, FinCEN has adopted what they describe as a "two-pronged" approach to beneficial ownership. The ownership prong includes all natural persons with 25% or more direct or indirect equity interest in a legal entity while the control prong is a single individual with significant managerial responsibility (the Rule says "control, manage or direct") over the legal entity. We may ask to see each person's driver's license and other identifying documents, and copy or record information from each of them.

|  |  |                   |   |      |              |                        |                                 |                                  |                                   |                 |
|--|--|-------------------|---|------|--------------|------------------------|---------------------------------|----------------------------------|-----------------------------------|-----------------|
| <b>APPLICANT</b><br>Note: All applicable sections should be filled out completely to avoid delay in processing your application. | Last Name  |                   | First Name  |      | Middle       | Social Security Number |                                 | eMail Address                    |                                   |                 |
|  | Date of Birth  | No. of Dependents | Home Phone #  |      | Cell Phone # |                        | Own<br><input type="checkbox"/> | Rent<br><input type="checkbox"/> | Other<br><input type="checkbox"/> | Monthly Payment |
|  | Current Address  |                   |   | City | State        | Zip Code               |                                 | Time at Address (yrs.)           |                                   |                 |
|  | Mailing Address (if different from above)  |                   |   | City | State        | Zip Code               |                                 | Time at Address (yrs.)           |                                   |                 |
|  | Previous Address (if less than 2 years at present address)   |                   |   | City | State        | Zip Code               |                                 | Time at Address (yrs.)           |                                   |                 |
|  | Current Employer   |                   | Self Employed<br><input type="checkbox"/> Yes <input type="checkbox"/> No |      | Work #       |                        | Employed (yrs.)                 |                                  |                                   |                 |
|  | Address  |                   |   |      | Position     |                        | Annual Income                   |                                  |                                   |                 |
|  | Name & Address of Previous Employer (if less than 2 years at present employer)   |                   |   |      |              |                        |                                 |                                  | Employed (yrs.)                   |                 |
|  | Source of Additional Income: Income from alimony, child support or separate maintenance need not be revealed if it is not considered in determining creditworthiness |                   |   |      |              |                        |                                 |                                  | Amount per month \$               |                 |
|  | Nearest Relative (not living with you)   |                   |   |      |              | Telephone #            |                                 | Relationship                     |                                   |                 |

|  |  |                   |   |      |              |                        |                                 |                                  |                                   |                 |
|--|--|-------------------|---|------|--------------|------------------------|---------------------------------|----------------------------------|-----------------------------------|-----------------|
| <b>CO-APPLICANT</b><br>Intended for joint applicant, this information is not required for an individual account. | Last Name  |                   | First Name  |      | Middle       | Social Security Number |                                 | eMail Address                    |                                   |                 |
|  | Date of Birth  | No. of Dependents | Home Phone #  |      | Cell Phone # |                        | Own<br><input type="checkbox"/> | Rent<br><input type="checkbox"/> | Other<br><input type="checkbox"/> | Monthly Payment |
|  | Current Address  |                   |   | City | State        | Zip Code               |                                 | Time at Address (yrs.)           |                                   |                 |
|  | Mailing Address (if different from above)  |                   |   | City | State        | Zip Code               |                                 | Time at Address (yrs.)           |                                   |                 |
|  | Current Employer   |                   | Self Employed<br><input type="checkbox"/> Yes <input type="checkbox"/> No |      | Work #       |                        | Employed (yrs.)                 |                                  |                                   |                 |
|  | Address  |                   |   |      | Position     |                        | Annual Income                   |                                  |                                   |                 |
|  | Name & Address of Previous Employer (if less than 2 years at present employer)   |                   |   |      |              |                        |                                 |                                  | Employed (yrs.)                   |                 |
|  | Source of Additional Income: Income from alimony, child support or separate maintenance need not be revealed if it is not considered in determining creditworthiness |                   |   |      |              |                        |                                 |                                  | Amount per month \$               |                 |
|  | Nearest Relative (not living with you)   |                   |   |      |              | Telephone #            |                                 | Relationship                     |                                   |                 |



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## INTERNAL USE ONLY

|                      |
|----------------------|
| Account Number       |
| Logo                 |
| Date Approved        |
| Credit Line          |
| Approved By          |
| <input type="text"/> |

| <b>CREDIT INFO</b><br>Attach additional sheets if necessary. | NAME AND ADDRESS OF CREDITOR | NAME UNDER WHICH ACCOUNT IS CARRIED | ACCOUNT NUMBER | BALANCE | MONTHLY PAYMENT |
|--|------------------------------|-------------------------------------|----------------|---------|-----------------|
|  | 1. Home Mortgage / Rent      |                                     |                |         |                 |
| 2. Bank Credit Card / Bank Name and Address                  |                              |                                     |                |         |                 |

**PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING:** This statement is submitted to obtain credit and I / we certify that all 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 you intend to apply for joint credit, the undersigned shall be jointly and severally liable for any and all credit extended from time to time. We may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

|                   |                        |      |                           |      |
|-------------------|------------------------|------|---------------------------|------|
| <b>SIGNATURES</b> | X                      |      | X                         |      |
|                   | Signature of Applicant | Date | Signature of Co-Applicant | Date |