



# Mountain Valley Bank

## Credit Card Application

Please drop off completed application to:

**Mountain Valley Bank**  
**Attn: Bank Card Services**  
**400 Main Street**  
**Meeker, CO 81641**

Or email to our Bank Card Services Department  
[bankcardservices@pvbank.com](mailto:bankcardservices@pvbank.com)

**Type of Account:**    **Individual**                      **Joint**                      **Credit Amount Requested:**  
                                 **Classic Visa**                      **Merit Visa**                      **\$**

### Applicant

Full Name:  
Date of Birth:  
Social Security Number:  
Telephone:  
Email address:  
Present Street Address:

Rent \$                      /month or  
Own \$                      /month

How long at current location:  
Present Occupation:  
Present Employer:  
How long with employer:

### Annual Income

Salary / Wages  
Commissions or Bonus  
Dividends and Interest  
Alimony, Child Support, or  
Maintenance\*\*  
Other Income:

- 1)
- 2)
- 3)

Total Income:

### Co-Applicant (if applicable)

Full Name:  
Date of Birth:  
Social Security Number:  
Telephone:  
Email address:  
Present Street Address:

Rent \$                      /month or  
Own \$                      /month

How long at current location:  
Present Occupation:  
Present Employer:  
How long with employer:

Salary / Wages  
Commissions or Bonus  
Dividends and Interest  
Alimony, Child Support, or  
Maintenance\*\*  
Other Income:

- 1)
- 2)
- 3)

Total Income:

### Signature(s)

I/We certify that at least one applicant signing is of legal age in the state in which they reside. I/We certify that the information provided is true and complete. I/We agree to be bound by all the terms and conditions of the Cardholder Agreement and the Federal Truth in Lending Disclosures for the account which will be sent when the card is issued. I hereby authorize Mountain Valley Bank, a Platte Valley Company, or any credit bureau or other investigative agency employed by it, to investigate any information listed hereon or obtained from me or any other person pertaining to my financial responsibility. I understand that this offer is subject to a minimum household income of \$9,600 and the request is for a Classic Visa account, unless specified otherwise, and certification of a satisfactory credit history.

Applicant:    Date :    Co-Applicant:    Date:

## Platte Valley Companies Visa Credit Cards

<p>Annual Percentage Rate (“APR”) for Purchases, Cash Advances, and Balance Transfers</p>	<p><b>8.50% APR Classic Visa</b>  <b>14.50% APR Merit Visa</b>                  This APR will vary with the market based on the Prime Rate</p>
<p>Variable Rate Information</p>	<p>The variable rate will be determined by the “Prime Rate” published in the Wall Street Journal as reported on the last day of each month. The APR will be “Prime” plus 5.25%</p>
<p>How to Avoid Paying Interest on Purchases</p>	<p>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 on the posting date.</p>
<p>Method of Computing Balance for Purchases and Cash Advances</p>	<p>Single-Cycle Average daily balance (including new transactions)</p>
<p>For Credit Tips from the Consumer Financial Protection Bureau</p>	<p>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 <a href="https://www.consumerfinance.gov/credit-cards/">https://www.consumerfinance.gov/credit-cards/</a></p>
<p>Other Fees</p> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> <li>• Cash Advance</li> </ul>	<p>Up to \$20                  Up to \$20                  2% of the amount of each cash advance, maximum of \$10.00</p>
<p>The information about the cost of the card described in the application is accurate as of November 1, 2015. This information may change after the printing date. To find out what you may have changed, contact our Bank Card Services department at 888-632-7004 or write us at Mountain Valley Bank, Bank Card Services, PO Box 2308, Scottsbluff, NE 69363-2308.</p>	