

**Interest Rates and Interest Charges**

Visa® and MasterCard®

Annual Percentage Rate (APR) for Purchases

**14.40%**  
Fixed

APR for Balance Transfers

**14.40%**  
Fixed

APR for Cash Advances

**14.40%**  
Fixed

Penalty APR and When it Applies

None

Paying Interest

Your due date is at least **25** days after the close of each billing cycle. We will not charge you interest on retail purchases if you pay your entire balance by the due date.

Minimum Interest Charge

None

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

**Fees**

Visa® and MasterCard®

Annual Fee

None

Transaction Fees

- Balance Transfer

None

- Cash Advances

Up to **\$2.00**

- Foreign Transaction

None

Penalty Fees

- Late Payment

Up to **\$2.00**

- Over-the-Credit Limit

None

- Returned Payment

None

Other Fees

None

**How We Will Calculate Your Balance:** We use a method called "average daily balance" (excluding new purchases). \* An explanation of this method is provided in your account agreement. **Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

**CREDIT APPLICATION**

Check Account Choice:  
(Signature required for joint applicant)

Credit Limit Requested \$ \_\_\_\_\_

Check Card Choice

- Visa®
- MasterCard®

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:** To help the government fight the funding of terrorism and money laundering institutions to obtain, verify and record information that identifies each person who opens an account. What this means to you: When you open an account, we will require information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Last Name		First	Middle
Date of Birth	No. of Dependents	Home Phone ( ) ( )	Cell Phone ( ) ( )
Current Address	City	State	Zip Code
Mailing Address (if different from above)	City	State	Zip Code
Previous Address (if less than 2 years at present address)	City	State	Zip Code
Employer	Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No	Work Phone ( ) ( )	Position/Occupation
Address			
Name and Address of Previous Employer (if less than 2 years at present employer)			
Source of Additional Income: Income from alimony, child support or separate maintenance need not be revealed if it is not considered in determining creditworthiness			
Nearest Relative (Not Living With You)			
Last Name	First	Home Phone ( ) ( )	Middle
Date of Birth	No. of Dependents	City	State
Current Address	City	State	Zip Code
Previous Address (if less than 2 years at present address)	City	State	Zip Code
Employer	Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No	Work Phone ( ) ( )	Position/Occupation
Address			

**CO-APPLICANT**  
Intended for joint applicant, this information is not required for an individual account.

Name and Address of Creditor		Name under Which Account is Carried		Account Number	Balance
1. Home Mortgage/Rent					
2. Bank Credit Card/Bank Name and Address					

**CREDIT INFO**  
Attach Additional Sheets if Necessary

**SIGNATURES**

**PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING.** This statement is submitted to obtain credit and I/we certify that all information inquires may be made to verify information and that credit references or verification may be given based on inquiries from other parties. This offer is 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 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 time. We may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account me

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_ X Co-Applicant Signature \_\_\_\_\_

Upon approval, I wish to transfer my present balance on the credit card account(s) listed below to my new credit card account.

Credit Card Account Number \_\_\_\_\_ Amount to be transferred \$ \_\_\_\_\_

Signature \_\_\_\_\_

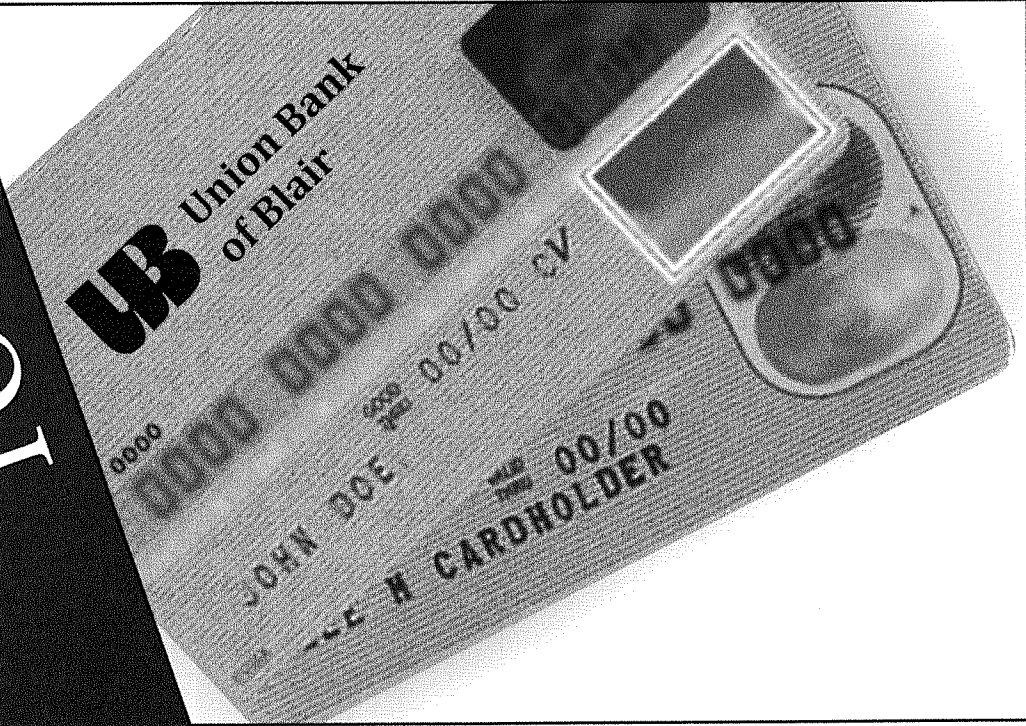
Visa Account No. \_\_\_\_\_ MasterCard Account No. \_\_\_\_\_

**FOR INTERNAL USE ONLY**

Date Approved	Credit Line	Approved By	Date Approved	Credit Line
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Union Bank of Blair, Blair, WV 54616  
FOLD AND SECURE WITH TAPE FOR MAILING  
All contents including rates, fees and premiums are accurate at the time of printing. For changes that may have been made after print.

**APPLY TODAY!**



**B**uilding a successful financial plan takes the right resources. That's why we work hard to provide you with quality financial services and products. Like our convenient, flexible Visa® & MasterCard® Credit Cards. They're accepted at thousands of locations worldwide for just about any type of purchase you can dream up. And, unlike those big out-of-town institutions, our cards come with the personal, friendly service you've come to expect from us. So, whatever your plans, choose the credit card that gives you all the value and buying power you need to get your projects off the drawing board.

**Apply for yours today!**

**When you use the...**



**Visa® or MasterCard® Credit Card for the purchase of goods or services, the following benefits are yours!**

**ADVANTAGE – BASIC**

- Travel Reservation Service
- Bonus Travel Dividends
- Vision Care Discounts
- Prescription Discounts
- Payment Card Registration
- Quarterly Newsletter
- Key Registration
- Auto Rental Discount

**TRAVEL ACCIDENT INSURANCE**

You, your spouse and dependent children up to age 19 (age 25 if a full-time student at any institute of higher learning) are automatically covered with common carrier travel accident insurance every time you travel by air, bus, train, ship, taxi, or any other common carrier anywhere in the world when you charge your entire fare to our card. This coverage is provided to you at NO EXTRA COST.

**PRICE GUARANTEE**

By simply using your Union Bank of Blair Credit Card for the purchase of a new item, if a price reduction is then advertised on the identical product within 60 days from the date of purchase, you are eligible to receive reimbursement. The program will reimburse the difference between the purchase price and the new reduced price.

