

# Visa® card application

EARN BONUS POINTS  
FOR GREAT TRAVEL  
OR GIFT BENEFITS



“Cascade's Visa ScoreCard points offer you great choices. They can be used for airline tickets, travel discounts or a wide selection of quality merchandise.”

Esther Partida  
ASSISTANT BRANCH MANAGER

## Cascade Bank's Visa cards let you choose your benefits

### BONUS POINTS

For every dollar you charge, you'll receive bonus points toward free merchandise and airline tickets. Select exciting new merchandise from the most trusted manufacturers, such as an Olympus® Digital Camera or a Bose® Home Entertainment System. Or use your points for a dream vacation. The choice is yours.

### GREAT TRAVEL BENEFITS

If you choose to use your bonus points for travel, you'll enjoy the convenience of:

- Universal ticket — valid on more scheduled airlines than any other travel program
- No blackout dates — fly at your convenience
- Fewer travel restrictions — no inconvenient vouchers
- No travel membership fee

**Apply today!**

### Visa® Platinum

- 13.4% APR for purchases
- \$10,000 minimum credit limit
- Extra benefits: Your ScoreCard bonus points go further for travel, plus \$1 million travel/accident insurance, travel & emergency assistance, warranty services, auto rental insurance, and concierge service

### Visa® Gold

- 13.4% APR for purchases
- \$5,000 minimum credit limit
- Extra benefits: ScoreCard bonus points, plus \$500,000 travel/accident insurance, travel and emergency assistance, warranty services, and auto rental insurance

### Visa® Classic

- 14.4% APR for purchases
- \$500 minimum credit limit
- Extra benefits: ScoreCard bonus points, plus \$250,000 travel/accident insurance, travel and emergency assistance, warranty services, and auto rental insurance



Real people. Real attention.™

800-326-8787

[cascadebank.com](http://cascadebank.com)



Check account choice:  Individual  Joint: Applicant initials \_\_\_\_\_ Co-applicant initials \_\_\_\_\_  
 Credit limit increase  Check here if you are requesting a secured card  
 Check card choice:  Classic (\$500 min. limit)  Gold (\$5,000 min. limit)  Platinum (\$10,000 min. limit)  
 ScoreCard Rewards:  Yes, enroll me/us in the ScoreCard Rewards program. I/we understand that a \$25 annual fee will apply. If unchecked, a Classic Visa with no ScoreCard Rewards program and no annual fee will be issued.

**Applicant** Note: All applicable sections should be filled out completely to avoid delay in processing.

Last Name	First	Middle	Social Security Number	Mother's Maiden Name
Date of Birth	No. of Dependents	Home Phone	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other	Monthly Payment \$
Current Address	City	State	Zip Code	How Long (yrs)
Mailing Address if Different	City	State	Zip Code	How Long (yrs)
<input type="checkbox"/> Use email ONLY to contact me about this account <input type="checkbox"/> Use email to send me news about Cascade's special offers				
Email address				
Employer	Self-employed <input type="checkbox"/> Yes <input type="checkbox"/> No	Work Phone	How Long (yrs)	
Address	Position/Occupation	Monthly Gross Income \$		
Name and Address of Previous Employer	How Long (yrs)			
Source of Additional Income*	Amount per Month \$			
Nearest Relative (Not Living With You)	Home Phone	Relationship		
Their Address	City	State	Zip Code	

\* You need not furnish alimony, child support or maintenance income information if you do not want us to consider it in evaluating your application.

**Co-Applicant or Spouse** If you are married, complete section below if: (1) you reside in Washington state, or (2) your spouse will use this account or will be contractually liable on it, or (3) you are relying on your spouse's income to pay this debt.

Last Name	First	Middle	Social Security Number	Mother's Maiden Name
Date of Birth	No. of Dependents	Home Phone	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other	Monthly Payment \$
Current Address	City	State	Zip Code	How Long (yrs)
Mailing Address if Different	City	State	Zip Code	How Long (yrs)
Employer	Self-employed <input type="checkbox"/> Yes <input type="checkbox"/> No	Work Phone	How Long (yrs)	
Address	Position/Occupation	Monthly Gross Income \$		
Nearest Relative (Not Living With You)	Home Phone	Relationship		
Their Address	City	State	Zip Code	

\* You need not furnish alimony, child support or maintenance income information if you do not want us to consider it in evaluating your application.

**Credit Information** Attach additional sheet if necessary.

Bank Name and Address	Branch	Loans <input type="checkbox"/> Open <input type="checkbox"/> Closed		
Name and Address of Creditor	Name Under Which Account Is Carried	Account Number	Balance	Monthly Payment
1. Automobile Loan				
2. Home Mortgage				
3. Bank Credit Card/Bank Name and Address				
4. Other				

Credit Disclosures

Interest Rate & Interest Charges	Classic Visa	Gold Visa	Platinum Visa
Annual Percentage Rate (APR) for purchases and balance transfers	<b>14.40% fixed</b>	<b>13.40% fixed</b>	<b>13.40% fixed</b>
APR for cash advances	<b>19.99% fixed</b>	<b>19.99% fixed</b>	<b>19.99% fixed</b>
Minimum payment	2% or \$25 whichever is greater	2% or \$25 whichever is greater	2% or \$25 whichever is greater
Penalty APR	None	None	None
How to avoid paying interest on purchases and balance transfers	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases and balance transfers if you pay your entire balance by the due date each month.		
Method for computing the balance for purchases	Average daily balance including new purchases*		
Minimum interest charge	None	None	None
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 Federal Reserve Board at <a href="http://www.federalreserve.gov.creditcard">http://www.federalreserve.gov.creditcard</a>		
Fees	Classic Visa	Gold Visa	Platinum Visa
Annual fee without ScoreCard Rewards	None	Not available	Not available
Annual fee with ScoreCard Rewards	<b>\$25</b> You earn one reward point for every \$3 of purchase. Reward points expire after 2 years.	<b>\$25</b> You earn one reward point for every \$2 of purchase. Reward points expire after 2 years.	<b>\$25</b> You earn one reward point for every \$1 of purchase. Reward points expire after 2 years.
Annual fee for secured cards	<b>\$35</b> You earn one reward point for every \$3 of purchase. Reward points expire after 2 years.	Not available	Not available
Transaction fees • Balance transfer • Cash advance • Foreign transaction	<ul style="list-style-type: none"> <li>• None</li> <li>• 4% of the amount advanced with a maximum of \$20</li> <li>• 1% of the amount of transaction</li> </ul>		
Penalty fees • Over-the-credit-limit • Late payment • Returned payment	<ul style="list-style-type: none"> <li>• None</li> <li>• \$25</li> <li>• \$20</li> </ul>		
Other fees that may apply • Replacement card • New or replacement card rush processing • Copy of statement* • Copy of sales draft* *Other than for billing error inquiries	<ul style="list-style-type: none"> <li>• \$10</li> <li>• \$20</li> <li>• \$8</li> <li>• \$5</li> </ul>		

**Billing Rights:** Information on your rights to dispute transactions and how to exercise your rights is provided in your monthly statement. At the date this application was printed (shown in lower right-hand corner) the information above was accurate. Because rates and terms are subject to change, you may contact us for the current information by calling the Cascade Bank Service Center at (800) 326-8787.

\* A Finance Charge will be imposed on Credit Purchases only if you elect not to pay the entire New Balance shown on your monthly statement for the previous billing cycle within 25 days from the closing date of that statement. If you elect not to pay the entire New Balance shown on your previous monthly statement within that 25-day period, a Finance Charge will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new Credit Purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date on which the entire New Balance is paid in full or until the date of payment if more than 25 days from the closing date. The Finance Charge for a billing cycle is computed by applying the monthly Periodic Rate to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account, and subtracting any payments as received and credits as posted to your account, but excluding any unpaid Finance Charges. A Finance Charge will be assessed on cash advances from the date of the cash advance, or the first day of the billing cycle in which the cash advance is posted, whichever is later, and will continue to accrue until payment in full is made.

**Important Information about Opening an 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 will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**Signature(s) 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 bank credit 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 this is a joint application, the undersigned shall be jointly and severally liable for any and all credit extended from time to time.

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

**Transfer of Balance:** Upon approval, transfer my balance on the credit card account(s) below to my new credit account. (Please provide copy of card statement you wish to transfer.)

Visa/Mastercard Account Number \_\_\_\_\_ Signature \_\_\_\_\_

Visa/Mastercard Account Number \_\_\_\_\_ Signature \_\_\_\_\_

**For Internal Use Only**

Visa Account Number \_\_\_\_\_ Date Approved \_\_\_\_\_ Credit Line \_\_\_\_\_ Approved by \_\_\_\_\_ Branch \_\_\_\_\_