Washington Trust Bank
Member FDIC

PERSONAL CREDIT CARD APPLICATION – VISA®

You understand that if your application is approved for an account with a credit line of $5,000 or greater, you will receive a Visa Signature account; if you are approved for an account with a credit line between $300 and $4,999, you will receive a Visa Platinum account. The APRs, Annual Fees and benefits for Visa Platinum accounts may be different from Visa Signature accounts.

PERSONAL CREDIT CARD APPLICATION

Indicate type of account desired
(check one box only)

Note: Line increases and transfers or upgrades do not qualify for the introductory rate.

❑ VISA Platinum Rewards (Credit limit begins at $300)
❑ VISA Signature (Credit limit begins at $5,000)
❑ PB VISA Signature

HOW APPLYING: ❑ **BORROWER** (mark one selection)
❑ In my name only (one card)
❑ Joint with co-applicant
Name: _____

OR ❑ **GUARANTOR**
For: _____
(no card is issued in my name)

Confirmation of intent to apply: ❑ Individual ❑ Joint _____Applicant Initials _____Co-Applicant Initials

Credit Line desired: $_____ NEW OR Increase existing Credit Line by: $_____OR Transfer and close _____ (last 4 digits)

PLEASE TELL US ABOUT YOURSELF

If you are applying for individual unsecured credit, you are not required to answer the marital status question, unless you reside in a community property state or are relying on property located in a community property state as a basis of repaying this debt.

Marital Status:
❑ Married
❑ Unmarried
❑ Separated

Are you active duty military or a military dependent?
❑ Yes ❑ No

MONTHLY INCOME BEFORE DEDUCTIONS		
Applicant – Wages or salary*	$	
Co-applicant – Wages or salary*	$	
Other (please specify)**	$	
*If you are self-employed or receive income on a commission basis, please furnish last two years Income Tax Returns for purposes of verifying income. **Alimony, child support or separate maintenance, income need not be included unless you wish to have it considered for the purposes of this application.	TOTAL $	

1 Your Name | Social Security Number | Home Phone | Birthdate

Mailing Address | City | State | Zip

Physical Address

Home: ❑ Own ❑ Rent $_____ Years at Present Address | Previous Address | City, State, Zip | Years at Previous Address

Current Employer *(if self-employed – name of co.)* | Date Started | Position | Phone

Are you a citizen or a permanent resident of USA? ❑ Yes ❑ No | Other names in which credit has been established

2 Co-applicant Name | Social Security Number | Home Phone | Birthdate

Mailing Address | City | State | Zip

Physical Address

Home: ❑ Own ❑ Rent $_____ Years at Present Address | Previous Address | City, State, Zip | Years at Previous Address

Current Employer *(if self-employed – name of co.)* | Date Started | Position | Phone

Are you a citizen or a permanent resident of USA? ❑ Yes ❑ No

OPTIONAL SERVICES

❑ Upon approval, I wish to transfer my present balance on the credit card account(s) listed below to my new credit account.
Account # _____ Amount to be transferred $ _____ Signature _____

❑ I want to enroll in the VISA Signature/VISA Platinum Overdraft Protection Plan for my Washington Trust Bank checking account(s)# _____

FEATURE	VISA® PLATINUM	VISA SIGNATURE®	VISA SIGNATURE® PRIVATE BANKING
INTEREST RATES AND INTEREST CHARGES			
Annual Percentage Rate (APR) for Purchases	**0%** introductory APR for 6 months. After that, your APR will be **14.99%**. (This APR will vary with the market based on the Prime Rate.)		
APR for Balance Transfers	**0%** introductory APR for 6 months. After that, your APR will be **14.99%**. (This APR will vary with the market based on the Prime Rate.)		
APR for Cash Advances	**16.99%**. (This APR will vary with the market based on the Prime Rate.)		
Penalty APR and When it Applies	**22.99%**. This APR may be applied to your account if you are more than 60 days late in making your required monthly Minimum Payments. This APR will vary with the market based on the Prime Rate. **How Long Will the Penalty APR Apply?** If your APRs are increased for the reason above, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.		
How to Avoid Paying Interest on Purchases	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.		
Minimum Interest Charge	If you are charged interest, the charge will be no less than **$1.00**.		
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 website of the Consumer Financial Protection Bureau at **http://www.consumerfinance.gov/learnmore**.		
FEES			
Annual Fee	**None**	**None**	**None**
Transaction Fees Balance Transfer Cash Advances Foreign Transaction	**4%** of the amount of each transfer **4%** of the amount of each cash advance **3%** of each transaction in U.S. dollars	**None** **4%** of the amount of each cash advance **3%** of each transaction in U.S. dollars	**None** **4%** of the amount of each cash advance **None**
Penalty Fees Late Payment Returned Payment	 **$25.00** **$25.00**	 **$25.00** **$25.00**	 **$25.00** **$25.00**

How We Will Calculate Your Balance
We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

Loss of Introductory APR
We may end your introductory APR and apply the Penalty APR if you are more than 60 days late in making your required monthly payment.

Billing Rights
Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement. All Annual Percentage Rates (APRs) are based on the Prime Rate or Index Rate in effect as of the date of publication, October, 2026. This information may have changed after that date. To find out what may have changed, call us at **800.788.4578** or write us at **P.O. Box 2127, Spokane, WA 99210-2127**.

Cash Advances
If you use your account for Overdraft Protection, we will automatically transfer available* funds from your account in increments of $10 to cover an overdraft. The amount transferred is subject to the cash advance interest rate and interest will begin to accrue immediately upon transfer. Transfers may take up to 2 business days to post to your Credit Card account. **Please note that transfers may exceed available credit upon posting. See your Credit Card Agreement for additional details regarding credit limit.*

Department of Defense Consumer Credit Disclosure
Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

My payment obligation for my loan is as follows: My payment schedule will be monthly with a minimum payment of 3% of the total balance (rounded up to the next whole dollar) or $10, whichever is greater. I may call **855.682.0794** toll-free to receive the contents of this disclosure orally.

PLEASE READ AND SIGN BELOW

You will receive a complete disclosure statement of terms and conditions when your account is approved. Your signature on this application and first usage of your credit card will constitute your acceptance of our terms and conditions. For more information call Credit Card Services at 800.788.4578.

18 United States Code 1014, prescribes criminal penalties for false statements in loan applications. I / We hereby certify that the foregoing statements are true and complete and are made for the purpose of determining my/our eligibility for credit. I / We agree that this shall remain your property, whether or not the application is accepted. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statements made herein and to determine my / our credit worthiness, including but not limited to, procuring consumer reports from consumer reporting agencies and credit information from banks and other financial institutions and extenders of credit, references, present and former employers, merchants, landlords and creditors. Each applicant consents that, upon denial of the application based upon a consumer report or information received from a person other than a consumer reporting agency on any applicant, creditor may make appropriate Fair Credit Reporting Act disclosures to all applicants.

Applicant's Printed Name _____ **Signature** _____ **Date** _____

Co-Applicant's Printed Name _____ **Signature** _____ **Date** _____

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