

INTEREST RATES AND INTEREST CHARGES	VISA® PLATINUM	VISA® PLATINUM REWARDS	VISA® SECURED
Annual Percentage Rate (APR) ¹ for Purchases	12.00% ² <small>This APR will vary with the market based on the Prime Rate.</small>	18.50% ³	23.00% ⁴
APR for Balance Transfers ¹	12.00% ² <small>This APR will vary with the market based on the Prime Rate.</small>	18.50% ³	23.00% ⁴
APR for Cash Advances	21.00% ⁵	21.00% ⁵	21.00% ⁵
Penalty APR and When it Applies	None	None	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 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 \$0.50 .		

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	None	None	None
Transaction Fees			
• Balance Transfer	\$10.00 or 2% <small>(whichever is greater)</small>	\$10.00 or 2% <small>(whichever is greater)</small>	\$10.00 or 2% <small>(whichever is greater)</small>
• Cash Advances	\$10.00 or 2% <small>(whichever is greater)</small>	\$10.00 or 2% <small>(whichever is greater)</small>	\$10.00 or 2% <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	\$0.00	\$0.00	\$0.00
• Late Payment	\$25.00	\$25.00	\$25.00
• Returned Payment	\$25.00	\$25.00	\$25.00

¹ This APR will vary with the market based 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 November 10, 2025, the Prime Rate was 7.00%.

² 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 1.0000%.

³ 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 1.5417%. Your minimum payment for each billing period will be equal to the entire amount of your New Balance.

⁴ 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 1.9167%. Your minimum payment for each billing period will be equal to the entire amount of your New Balance.

⁵ 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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BANK & TRUST COMPANY

*Loyal to you, your family,
and your future.*

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Member FDIC



Consumer Credit Card Application



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*Loyal to you, your family,
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.

APPLICANT 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 <input type="checkbox"/> Rent <input type="checkbox"/> Other <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 <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	
CO-APPLICANT 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 <input type="checkbox"/> Rent <input type="checkbox"/> Other <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 <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	
	CREDIT INFO Attach additional sheets if necessary.	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								
SIGNATURES	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 in 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.							
	X Signature of Applicant		Date		X Signature of Co-Applicant		Date	



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INTERNAL USE ONLY	
Account Number	
Logo	
Date Approved	
Credit Line	
Approved By	