

# Thanks for your interest in a Community Bank Visa<sup>®</sup> Rewards Platinum Credit Card!

## ***Before you apply ...***

Be sure and read the [Terms and Conditions](#) on our website, and the benefits and interest rates and charges on page 4 of this document.

## ***To apply, please follow these simple steps:***

1. Complete the fillable application form attached
2. Save the form and print a copy
3. Sign and bring it to one of the following Community Bank Branch Managers  
*(never email your confidential information!)*



### **John Fansler**

3906 Emerson Avenue  
Parkersburg, WV 26104  
(304) 420-5567  
jfansler@communitybankpkbg.com



### **Teresa Bayles**

1620 Blizzard Drive  
Parkersburg, WV 26101  
(304) 420-5667  
tbayles@communitybankpkbg.com



### **Amanda Mott**

2400 Grand Central Avenue  
Vienna, WV 26105  
(304) 420-5676  
amott@communitybankpkbg.com



# Community Bank®

### FOR BANK USE ONLY

Date Rec'd \_\_\_\_\_ Mailed   
 CL \_\_\_\_\_ In Person   
 # of Cards \_\_\_\_\_ Approved by \_\_\_\_\_  
 Date Approved \_\_\_\_\_ Date RJT \_\_\_\_\_

New Community Rewards Visa® Platinum Account

Requested Credit Line \$ \_\_\_\_\_  
(Minimum \$2,500.00)

Other \_\_\_\_\_

Increase Credit Line to \$ \_\_\_\_\_

(Name) First	Middle	Last	Birth Date	Social Security #
Drivers License #	State of Issue	Issue Date	Expiration Date	
Present Physical Address	City	State	Zip	Years at Address (Area Code) Home Phone
Mailing Address (if different from present address)	City	State	Zip	# of Dependents (Area Code) Cell Phone
Previous Address	City	State	Zip	How Long Current Email Address
Present Employer	Address	Length of Employment	Your Position	(Area Code) Business Phone
Previous Employer	Address	Length of Employment	Mother's Maiden Name	
Name of Nearest Relative Not Living with You	Relationship	Address	(Area Code) Phone	

**\*NOTE:** If this application is for a joint account, fill out the co-applicant information below and initial where indicated and sign the bottom of the application where designated.

### CO-APPLICANT INFORMATION

(Name) First	Middle	Last	Birth Date	Social Security #
Drivers License #	State of Issue	Issue Date	Expiration Date	
Present Physical Address	City	State	Zip	Years at Address (Area Code) Home Phone
Mailing Address (if different from present address)	City	State	Zip	# of Dependents (Area Code) Cell Phone
Previous Address	City	State	Zip	How Long Current Email Address
Present Employer	Address	Length of Employment	Your Position	(Area Code) Business Phone
Previous Employer	Address	Length of Employment	Mother's Maiden Name	
Name of Nearest Relative Not Living with You	Relationship	Address	(Area Code) Phone	



# Community Bank®

## FINANCIAL INFORMATION

	Account #	\$ Monthly Payment	\$ Balance
Rent/Mtg <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> w/Parents			
Auto			
Bank Loans			
Charge Accounts			
Other			
Total Liabilities <i>(Please attach separate worksheet if additional space is required.)</i>		\$	\$

## INCOME

Growth Monthly Salary <i>(before deductions)</i>		<i>Alimony, child support or Separate Maintenance Income need not be revealed if Applicant or co-Applicant does not wish it considered as a source of income for repaying this obligation.</i>	Other Income		
Applicant	Co-Applicant		Applicant	Co-Applicant	Total Income
\$	\$	Source of other income:	\$	\$	\$

## OVERDRAFT PROTECTION

### **Please complete this section to authorize Overdraft Protection.**

Subject to the rules/regulations applicable to the Community Visa® Platinum Account, applicant requests overdraft protection for Community Bank of Parkersburg checking account(s) indicated and authorizes Community Bank of Parkersburg to make deposits in \$50 multiples into the Community Bank of Parkersburg checking account(s) to cover overdrafts and to charge such cash advances to my Community Visa® Platinum Account.

Yes, I would like overdraft protection for my Community Bank of Parkersburg Checking Account # \_\_\_\_\_

## SIGNATURE

Everything that I have stated in this Application is correct to the best of my knowledge. I understand that you will retain this Application whether or not it is approved. You are authorized to check my credit and employment history to answer questions about credit experience with me. If the account is individual I hereby agree that if my Application is granted, the account opened in my name will be for my sole benefit and use and no other person will be permitted to use said account or card issued pursuant thereto. The undersigned agrees to be bound by the terms and conditions, including annual membership fee, and overdraft protection (if elected) as set forth in the credit card terms and conditions, both joint and severally.

## NOTICE - JOINT CREDIT

**We intend to apply for joint credit** \_\_\_\_\_ **(both parties must initial here)**

Applicant X \_\_\_\_\_ *(Initial above if joint credit)*      Date \_\_\_\_\_

Co-Applicant X \_\_\_\_\_ *(Initial above if joint credit)*      Date \_\_\_\_\_



# Community Rewards Visa® Platinum

## ConnectUp program

The financial flexibility you want.

The protection you need.

The service you deserve.

Your life is full of changes ... Your accomplishments have led to new opportunities as well as new responsibilities. You deserve the one card that helps you master everything life now has to offer you. The Community Rewards Visa® Platinum.

### Earn Your Rewards

Get points for exciting travel and valuable merchandise through the ConnectUp program.

### Greater Buying Power: Buy what you want, when you want, where you want.

The Community Rewards Visa® Platinum is accepted worldwide. Plus, we offer a higher line of credit than most standard cards – and the financial clout that goes along with it. Doesn't your lifestyle demand that kind of financial power?

Introducing Community Rewards Visa® Platinum, the card specially designed to build on Community Bank of Parkersburg's reputation for innovative financial services. Take a moment to get to know the value of Community Rewards Visa® Platinum.

### \$250,000 in Travel Accident Insurance

You automatically receive \$250,000.00 Common Carrier Accident Insurance when you use your card to charge fares for yourself and your family. You do not have to complete any forms to qualify. Subject to certain restrictions as defined in the policy.

### Travel and Emergency Assistance Services

Travel and Emergency Assistance Services represents yet another valuable customer incentive for carrying Community Bank's Visa® Platinum card. It provides a high level of quality service to cardholders, making it your "frequent travelers" card. Community Bank provides added care and attention to their Visa® Platinum card carriers.

### Auto Rental Collision Damage Waiver

Auto Rental Collision Damage Waiver eliminates the need for Community Bank Visa® Platinum cardholders to pay for the collision damage waiver or similar provision provided by commercial auto rental companies on most passenger vehicles – saving you additional insurance costs.

### Warranty Manager Services

Offers Visa® Platinum cardholders a number of highly beneficial features for many retail purchases, including Warranty Registration and automatic Extended Warranty Protection when using your Visa® Platinum to make a purchase.

### Overdraft Protection

Upon your direction, we can combine your Community Rewards Visa® Platinum with your Community Bank of Parkersburg checking account to avoid the embarrassment of a returned check. The overdraft will be charged to your Visa® Platinum Account just as though it were a cash advance against your established credit limit.

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>12%*</b> This APR will vary with the market based on the 6-month Treasury Index plus a margin.
<b>APR for Balance Transfers</b>	<b>12%*</b> This APR will vary with the market based on the 6-month Treasury Index plus a margin.
<b>APR for Cash Advances</b>	<b>12%*</b> This APR will vary with the market based on the 6-month Treasury Index plus a margin.
<b>How to Avoid Paying Interest on Purchases</b>	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 and balance transfers on the transaction date.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>
<b>Fees</b>	
<b>Annual Fee</b>	None
<b>Transaction Fees</b>	
• Balance Transfer	1.5% of the balance transferred or \$5.00, whichever is less.
• Cash Advance	1.5% of the cash advance or \$5.00, whichever is less.
<b>Penalty Fees</b>	
• Late Fees	5% of the past due amount or \$10.00, whichever is less.

**Card Replacement Fee:** 24 hours – \$25.00, 3-5 days – \$15.00, 7-10 days – None

**Research Fees:** \$15.00 per hour, \$3.00 per copy

**Retrieval Fee:** \$25.00

**How We Will Calculate Your Balance:** We use the method called "average daily balance (including new purchases)." Details on account balance calculation can be found in the Account Agreement.

\*Annual Percentage Rate as of September 25, 2021.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in the Account Agreement.

**Important Credit Disclosure Information Regarding Your Application:**  
The above disclosure information is accurate as of the printing date of this application which is September 25, 2021. This information is subject to change after the printing date; therefore, the applicant should contact the BankCard Department of Community Bank of Parkersburg at P.O. Box 1288, Parkersburg, WV 26102 for information regarding changes in the disclosure.