

 City National Bank Internet Visa Application United States Residents Only	Check Card Choice: (Only One) ___ Visa Account ___ MasterCard Account	Check Account (Only One) ___ Individual ___ Joint ___ Visa Gold Credit Limit Increase ___ Gold MasterCard
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WARNING! Submitting a fraudulent application is a federal offense. Each application is processed through the national Safe-Scan data base for fraudulent activity. A fraudulent application is immediately forwarded to the appropriate law enforcement authorities together with the Internet packet trace route logs.

Applicant

First Name	Last Name	
Birth Date (mm/dd/yy)	Age of Applicant _____ Yrs.	
Home Area Code	Home Phone #	
Present Address Line A		
Present Address Line B		
Present City	State	Zip
Time At Present Address _____ Yrs.	Residential Status (own/rent/other)	
Previous Address		
Previous City	State	Zip
Time At Previous Address _____ Yrs.	Social Security Number	
Employer Name	Time With Employer Yrs.	
Business Area Code	Business Phone #	
Occupation	Military Rank	
Previous Employer	Time With Previous Employer _____ Yrs.	
Salary \$	Salary Pay Basis (annual/monthly/hourly)	
Other Income \$ *	Other Income Basis	
Email		
*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

First Name	Last Name	
Birth Date (mm/dd/yy)	Age of Applicant _____ Yrs.	
Home Area Code	Home Phone #	
Present Address Line A		
Present Address Line B		
Present City	State	Zip
Time At Present Address _____ Yrs.	Residential Status (own/rent/other)	
Previous Address		
Previous City	State	Zip
Time At Previous Address _____ Yrs.	Social Security Number	
Employer Name	Time With Employer Yrs.	

Business Area Code	Business Phone #
Occupation	Military Rank
Previous Employer	Time With Previous Employer _____ Yrs.
Salary \$	Salary Pay Basis (annual/monthly/hourly)
Other Income \$ *	Other Income Basis
Email	
*You need not furnish alimony, child support or maintenance income information if you do not want us to consider it in evaluating your application.	



Signature

<p>YES Please enroll me in the optional CAP program as described elsewhere on this application. CAP costs vary by state but won't exceed 62 cents per \$100 of my monthly balance. The cost will be charged to my account each month. I may cancel at any time.</p>	
<p>Sign X</p> <p>_____</p> <p>_____</p>	<p>Birth date</p>

Signature(s)

<p>PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING: This statement is submitted to obtain credit and I/We certify that all the 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 card 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.</p>	
<p>X</p>	<p>X</p>
<p>Applicant Signature/Date</p>	<p>Co-Applicant/Date</p>

Transfer of Balance Request

<p>Upon approval, I wish to transfer my present balance on the credit card account(s) listed below to my new credit card account.</p>	
<p>Visa Account No.</p>	<p>MasterCard Account No.</p>
<p>Signature</p>	<p>Please send a copy of your last STATEMENT.</p>

For Internal Use Only

<p>Visa Account No.</p>			<p>MasterCard Account No.</p>		
<p>Date Approved</p>	<p>Credit Line</p>	<p>Approved By:</p>	<p>Date Approved</p>	<p>Credit Line</p>	<p>Approved By:</p>



Credit Disclosures

annual percentage rate for purchase	annual membership fee	grace period	method of computing the balance for purchases	late payment fee	over the limit fee	variable rate information
13.92%	none	25 days*	average daily balance including new purchases*	none	none	see below**

At the date of this application was designed (shown in lower right-hand corner-this side) the information listed above was accurate. Because rates and terms are subject to change, you may contact us for the current information by writing to the business reply address shown below.

* 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 (but not on Credit Purchases posted during the current billing period), and will continue to accrue until the closing date of the billing cycle preceding the 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 the 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.

** VARIABLE RATE INFORMATION: Your annual percentage rate may vary. The maximum rate allowed by law is determined quarterly, as of December 1, March 1, June 1, and September 1 of each year, using the weekly average auction rate, quoted on a bank discount basis, for 26-week treasury bills issued by the United States government, as published by the Federal Reserve Board. Every weekly average auction rate is multiplied by two and rounded to the nearest one-quarter of one percent. The weekly computations for auctions occurring during the three calendar months preceding the computation date are then averaged to determine the quarterly rate. The maximum rate allowed by law is the greater of 14% per annum or the quarterly rate, not to exceed 22%.

