Central Valley Community Bank
VISA Credit Card Application

BANK ONLY
Receipt date
Branch #
Employee

Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan. Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

IMPORTANT INFORMATION ABOUT OPENING AN ACCOUNT: To help the government fight the funding of terrorism and money laundering, the USA PATRIOT ACT, a Federal Law, requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account or applies for a loan. When you open an account or apply for a loan, we will ask for your name, address, date of birth and any other information that will allow us to identify you. We may ask to see your drivers' license or other identifying documents. We proudly support all efforts to protect and maintain the security of our customers and our country.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____ Co-Borrower _____

TYPE OF CREDIT REQUESTED **IMPORTANT: Check (X) the appropriate boxes below, if you are married you may apply for separate account**

☐ INDIVIDUAL - relying solely on my income or assets ☐ INDIVIDUAL CREDIT - relying on my income or assets as well as income or assets from other sources

☐ JOINT CREDIT - with co-borrower ☐ REGISTERED DOMESTIC PARTNER

AMOUNT REQUESTED $ ☐ * VISA **CLASSIC (up to $5,000)** ☐ * VISA **GOLD (over $5,000)**

BORROWER	**CO-BORROWER**
FULL NAME / BIRTHDATE	FULL NAME / BIRTHDATE
PRESENT STREET & MAILING ADDRESS	PRESENT STREET & MAILING ADDRESS
CITY / STATE / ZIP	CITY / STATE / ZIP
PHONE ( ) / CELL ( )	PHONE ( ) / CELL ( )
SOCIAL SECURITY # / CA DRIVER LIC# / Issue Date / Expiration	SOCIAL SECURITY # / CA DRIVER LIC# / Date of Issue / Expiration
PRESENT EMPLOYER / Start Date	PRESENT EMPLOYER / Start Date
ADDRESS	ADDRESS
CITY / STATE / ZIP / PHONE ( )	CITY / STATE / ZIP / PHONE (
GROSS MO. INCOME $ / ADDITIONAL INCOME $ / SOURCE	GROSS MO. INCOME $ / ADDITIONAL INCOME $ / SOURCE
NAME OF NEAREST RELATIVE NOT LIVING WITH YOU / RELATIONSHIP	NAME OF NEAREST RELATIVE NOT LIVING WITH YOU / RELATIONSHIP
ADDRESS / PHONE ( )	ADDRESS / PHONE (
PERSONAL REFERENCE NON-RELATIVE / YRS KNOWN	PERSONAL REFERENCE NON-RELATIVE / YRS KNOWN
ADDRESS / PHONE ( )	ADDRESS / PHONE (

List any additional names under which credit has previously been received

☐ U.S. Citizen ☐ Resident Alien ☐ Nonresident Alien (attach explanation if not U.S. Citizen)

GENERAL INFORMATION BORROWER & CO-BORROWER. Provide full details for any "YES" answers.

	BORROWER	CO-BORROWER
1 ARE YOU A CO-MAKER, ENDORSER, OR GUARANTOR ON ANY LOAN OR CONTRACT? IF YES TO WHOM?	☐ YES ☐ NO	☐ YES ☐ NO
2 ARE THERE ANY UNSATISFIED JUDGMENTS AGAINST YOU? IF YES TO WHOM?	☐ YES ☐ NO	☐ YES ☐ NO
3 HAVE YOU DECLARED BANKRUPTCY? IF YES, PLEASE PROVIDE THE FOLLOWING. WHAT MONTH _____ WHAT YEAR _____	☐ YES ☐ NO	☐ YES ☐ NO
4 ARE YOUR PRINCIPAL CASH DEPOSITS HELD JOINTLY WITH ANOTHER PERSON? IF YES, WITH WHOM?	☐ YES ☐ NO	☐ YES ☐ NO
5 ARE ANY ASSETS LEASED, ENCUMBERED OR DEBTS SECURED EXCEPT AS INDICATED?	☐ YES ☐ NO	☐ YES ☐ NO
6 ARE ANY ASSETS HELD IN TRUST?	☐ YES ☐ NO	☐ YES ☐ NO
7 HAVE YOU DIRECTLY OR INDIRECTLY BEEN OBLIGATED ON ANY LOAN WHICH RESULTED IN VOLUNTARY SURRENDER OR REPOSSESSION, SHORT SALE, FORECLOSURE, TRANSFER OF TITLE IN LIEU OF FORECLOSURE OR A JUDGMENT?	☐ YES ☐ NO	☐ YES ☐ NO
8 ARE ANY TAXES PAST DUE ?	☐ YES ☐ NO	☐ YES ☐ NO

INSURANCE COMPANY INFORMATION - Complete only if security is offered as collateral for the line or loan.

Name / Address / Phone # / Policy #

Revised November 2012

(SIGNATURE(S) REQUIRED ON BACKSIDE)

PERSONAL FINANCIAL STATEMENT

Assets	Market Value	Liabilities	Balance	Monthly Payment
Checking (Name of Financial Institution)*	$	List credit cards, open lines of credit, and other liabilities (including alimony and child		
		support).		
Savings (Name of Financial Institution)*	$	CREDIT CARDS / LINE OF CREDIT (Please Itemize)		
			$	$
Accounts / Notes Receivable (please itemize)	$		$	$
			$	$
Marketable Securities (from Schedule A)	$		$	$
Retirement Accounts	$	Real Estate Loans (from Schedule C)	$	$
Business Owned (from Schedule B)	$	Monthly Rent Payment	$	
Real Estate (from schedule C)	$	OTHER OBLIGATIONS (Please Itemize)		
Other Assets (please itemize)	$		$	$
	$	Total Liabilities / Payments	$	$
	$	Net Worth (Total Assets Minus Total Liabilities)		$
TOTAL ASSETS	**$**	**NET LIABILITIES (Total Liabilities + Net Worth)**		$

Schedule A • Marketable Securities (Attach supplemental schedule if necessary) (Please supply a copy of brokerage statement)

No. of Shares /Amt of Bonds	Description	Exchange Listed	Name(s) of Owners	Ownership Type*	Current Market Value of Listed or Estimated Value of Unlisted

Schedule B • Business(es) Owned (Attach supplemental schedule if necessary)

No. of Shares	Description	Names(s) of Owner(s)	Ownership Type *	Percentage of Ownership	Current Value

Schedule C • Real Estate (Attach supplemental schedule if necessary)

Property Address	Purchase Date	Purchase Price	Name(s) of Owner(s)	Ownership Type*	Net Annual Rental Income	Estimated Value	Amount Owing	To Whom Payable	Monthly Payment

*Ownership Type: JT=Joint Tenancy TC=Tenants in Common CP=Community Property SP=Separate Property TR=Trust

DEBT PROTECTION - PLEASE CHECK BELOW

☐ YES, please enroll me in the Debt Protection Program for my credit card. I understand this program is optional, and my decision to purchase or not to purchase the program will not affect my application or my eligibility for credit. I also understand that I am free to cancel the program at any time. I have read the Summary of Protection for the Debt Protection Program provided with this agreement, and authorize the fee to be billed to my credit card each month that I carry a balance on the card. **VISA Gold is not eligible.**

SIGNATURES

Acknowledgement and Agreement: I/we hereby certify that (1) the information contained in this application is true and correct as of the date indicated and that any intentional or negligent misrepresentation of the information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or including criminal penalties; (2) the Lender may continuously rely on the information contained in the application, whether the loan is approved or not; (3) I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to the closing of the loan; (4) the proceeds from this loan will not be used for illegal or prohibited purposes or uses; (5) the Lender may verify or re-verify any information contained in this application to obtain any information or data relating to the loan, credit report or for marketing purposes; (6) the Lender may provide information about credit experience with the Lender to credit reporting agencies.

Borrower's Signature Date Co-Borrower's Signature Date

VISA GOLD Credit Card
Rate and Fees Disclosure Table

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**11.90%** Fixed
APR for Balance Transfers	**9.99%** Fixed
APR for Cash Advances	**9.99%** Fixed
Paying Interest	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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than **$0**
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 http://www.consumerfinance.gov/learnmore
Fees	
Annual Fee	**$25**
Transaction Fees • Balance Transfers • Cash Advance • Foreign Transactions	 **$0** **2%** of the amount of each cash advance (minimum fee: **$2** maximum fee: **$100**) **$0**
Penalty Fees Late Payment	Your account will be subject to a late fee up to **$15** if your minimum payment is not made within **15** days after the date the payment is due.

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

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

VISA GOLD CARD AGREEMENT

1. Agreement. This agreement governs the possession and use of credit cards ("card") issued by **Central Valley Community Bank** ("Issuer"). Each person who applies for a credit card and in whose name the card is issued ("Holder") consents and agrees to and to the terms contained on the credit cards, sales drafts, credit adjustment memos and cash advance drafts, signed by or given to Holder or any authorized user of Holder's cards. When credit cards are issued upon the application of two or more persons, all such persons shall be jointly and severally liable as Holders. The provisions of this agreement, as amended from time to time, govern Holder's obligations, notwithstanding any additional or different terms contained in sales drafts, credit adjustment memos, cash advance drafts or other forms signed by or given to Holder or any user of Holder 's cards to evidence a credit card transaction. Holder authorizes an investigation of Holder's credit standing prior to the issuance of a credit card to Holder and at any time thereafter and authorizes disclosure of information to third parties relating to Holder's credit standing. This agreement applies to all credit cards issued to Holder or to others on Holder's authorization and to any user of Holder's cards.

2. Annual Membership Fees. As a condition of participation in the issuer's credit plan and the issuance of a card, Holder agrees that there is a **$25** annual membership fee for **VISA Gold** consumer accounts. The annual fee described above entitles the Holder to two VISA cards. Holder agrees to pay a fee for each additional card requested.

3. Use of Card. Credit for purchases from a merchant or a cash advance from a participating financial institution may be obtained by Holder or an authorized user of Holder's card presenting one of Holder's cards to the merchant or participating financial institution and, if requested, by providing the proper identifying information and signing the appropriate drafts. Failure to sign a draft does not relieve the Holder of liability for purchases made or cash received. The use of this card for illegal transactions is prohibited. The card may also be used to obtain cash advances from certain automated equipment provided it is used with Holder's correct Personal Identification Number ("PIN") issued to Holder. Holder may make only four cash advance withdrawals totaling not more than **$305** each day from compatible ATM terminals. Terminals or terminal operators may have other limits on the amounts or frequency of cash withdrawals.

4. Lost or Stolen Card. If you notice the loss or theft of your credit card and PINS or a possible unauthorized use of your card, you should contact us immediately by calling **(866) 604-0381**. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed **$50** or in some cases your liability may be **$0**.

5. Credit Line. Holder will from time to time be informed of the amount of the approved credit line established for Holder, and Holder covenants not to make credit purchases or borrowings in excess of that amount. Holder is liable for all purchases and borrowings made with Holder's cards by Holder or by anyone authorized to use Holder's cards.

6. Payment. Holder will be furnished a monthly statement for each billing period at the end of which there is an undisputed debit or credit balance of **$1** or more. Holder shall pay within **25 days** after each statement Closing Date either (a) the full amount billed ("New Balance") or, at Holder's option, (b) a minimum Payment which is **4% or $25** of the New Balance, whichever is greater. Payments may be mailed to **VISA, P.O. BOX 30097, TAMPA, FL 33630-3097**. **Payments may be made, in person, at a Central Valley Community Bank office. Payments received after 5:00 p.m. on any processing day or at any time on any non-processing day will be considered as payments made on the following processing day**. Payments by Holder will be applied first to payment of Interest Charges in the order of their entry to the account, second to additional fees and charges, if any, in the order of their entry to the account, third to previously billed balance transfers or cash advances, purchases, and other similar charges in the order of their entry to the account and then to current balance transfers or cash advances, purchases and other similar charges in the order of their entry to the account. Payments in excess of the minimum payment will be applied to the balance with the highest annual percentage rate and any remaining portion to the other balances in descending order based on the applicable annual percentage rate.

7. Interest Charges. Holder shall pay Interest Charges as shown on Holder's monthly statements, for each billing period in which there is a cash advance, balance transfer or the Previous Balance is not paid in full prior to the Closing Date of the billing statement. A cash advance fee will be charged on each cash advance in the amount of **2%** of each cash advance. The minimum cash advance fee is **$2** and the maximum cash advance fee is **$100**. We will not charge you a transaction fee for balance transfers. We figure the Interest Charges on your account by applying the monthly Periodic Rate to the entire "Balance Subject to Interest Rate." The additional charge for cash advances shall not apply to any cash advance obtained under a separate credit agreement with Holder and written in connection with this agreement. The "Balance Subject to Interest Rate" is the "average daily balance," of the account (including current transaction). To get the "average daily balance," we take the beginning balance of the account each day, add any new purchases, cash advances or balance transfers, credit purchases and other charges, and subtract any payments, credits, non-accruing fees, and unpaid Interest Charges. This gives us the daily balance. Then, we add up all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "AVERAGE DAILY BALANCE." Interest Charges for credit purchases begin on the date the purchase is posted to the account unless the Previous Balance shown on the statement is paid in full prior to the Closing Date of the statement. Credit purchases made during the statement period and the Previous Balance will be excluded from the calculation of the "average daily balance" if the Previous Balance shown on the front of the statement was paid in full prior to the Closing Date of the statement. The Interest Charges for cash advances and balance transfers begin on the transaction date. Holder may avoid additional Interest Charges on an account by paying in full the New Balance shown on the account's monthly statement within **25 days** after the Closing Date for that statement.

8. Interest Rate. The Interest Rate on this account will be fixed with a periodic rate of **.99%** on retail purchases which corresponds to the **ANNUAL PERCENTAGE RATE** of **11.90%** to "your average balance" and .**83%** on Balance Transfers or Cash Advances which corresponds to the **ANNUAL PERCENTAGE RATE** of **9.99%** to "your average balance." Federal law requires us to notify you at least **45 days** in advance of any rate change we make to your account.

9. Additional Fees. You will be charged a late fee of **$15** if your minimum payment is not made within **15 days** after the date the payment is due. If you decided to make your payment by phone, you will be charged a 'Payment by Phone' fee of **$10** if you speak to a live representative.

10. Security Interest. All credit advanced to Holder for credit purchases or balance transfers/cash advances constitutes loans made by Issuer to Holder in the state of California . Issuer disclaims as security for loans made to Holder under this agreement any security interest it may at any time have in household goods or real property. Except as disclaimed above, loans made to Holder after the effective date of this agreement may be secured by collateral given by any Holder to secure other loans from Issuer.

11. Insurance. Credit Life, Disability and Loss of Income Insurance is not available under the VISA Gold plan.
12. Foreign Transactions. Foreign transaction fees are not currently passed on to the Holder at this time; however, the Bank reserves the right to change this policy. Federal Law requires that we notify you at least **45 days** in advance of making any changes to this policy.
13. Disputes. Issuer is not responsible for refusal by any merchant, financial institution or automated equipment to honor or accept a card. Except as provided in the laws of the Federal Truth in Lending Act (as indicated in the Summary of Billing Rights included as the last page of this agreement and on the back of your monthly bill) Issuer has no responsibility for settling disputes about merchandise or services. Disputes shall be settled between Holder and the merchant concerned.
14. Default. Holder covenants to observe and comply with this agreement and covenants not to permit an event of default to occur. Upon the occurrence of any one or more of the following events of default: (a) Holder fails to pay at least the Minimum Payment when due on two occasions within any **12-month** period; or (b) Holder dies, ceases to exist, changes residency to another state, becomes insolvent or the subject of bankruptcy or insolvency proceedings or fails to observe any covenant or duty contained in this agreement, if such event or breach materially impairs Holder's ability to pay amounts due; the full amount of Holder's account for which the default occurred (including unpaid Interest Charges) shall, at Issuer's option become immediately due and payable if Holder does not cure the default within **15 calendar days** after notice is mailed to the address of Holder, or given as otherwise provided by law. Issuer has this right, without notice and opportunity to cure; if the default is the Holder's third default within **12 months** and the Holder is notified of the prior two defaults and the Holder cured those defaults.
15. Termination. Holder's consent to this agreement may be terminated at any time by surrendering the cards issued to Holder or at Holder's written request, but such termination shall not affect Holder's obligations as to any balances or charges outstanding at the time of termination. Termination by any Holder shall be binding on each person in whose name the card is issued. If Holder's spouse terminates this credit plan, the full amount of Holder's account (including unpaid Interest Charges) may be declared immediately due and payable. Issuer may terminate Holder's privilege to use the cards if Holder moves out of the service area of Issuer, as defined by Issuer from time to time. Unless sooner terminated, the privilege to use the cards shall expire on the date shown on the cards. At any time, without liability to Holder and without affecting Holder's liability for credit previously extended, Holder's privilege to use the cards may be revoked or limited to the extent not prohibited by law. The cards are and shall remain the property of Issuer and Holder agrees to surrender them to Issuer upon demand.
16. Amendments. Issuer may amend this agreement from time to time by sending Holder advance written notice not less than **45 days** prior to the effective date for any change that is either adverse to Holder's outstanding balance or increases certain fees, as required by the federal law and the laws of the State of **California** with respect to all aspects of the transactions arising under this agreement. To the extent that Issuer indicates in the notice and that the law permits, amendments will apply to Holder's existing account balance as well as to future transactions. Notices are deemed given when mailed by Issuer to any Holder to the current address for mailing monthly statements. Invalidity of any provision of this agreement shall not affect the validity of any other provisions unless otherwise provided by the laws of the State of **California**.
17. Notice of Furnishing Negative Information. We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected on your credit report.
18. Governing Law. Holder agrees to be governed by the laws of the State of **California** with respect to all aspects of the transactions arising under this agreement. All statutory references are to the statutes as they may be renumbered or amended from time to time.