

**IMPORTANT DISCLOSURES FOR YOUR VISA CHECKING CARD
AND OVERDRAFT RESERVE ACCOUNT**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR)	17.88% * Fixed
APR for Balance Transfers	Not Applicable (balance transfers not allowed)
Penalty APR and When it Applies	Brighton Bank <u>does not</u> assess a Penalty APR
How to Avoid Paying Interest on Advances	No grace period on Overdraft Reserve advances
Minimum Interest Charge	\$1.00 for each billing cycle in which a finance charge is assessed
For Credit Card tips from the Federal Reserve Board	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 VISA Card Fee	\$12.00 (Free with the Platinum checking account)
Transaction Fees:	
Advance Fee	\$2.00 per advance from your Overdraft Reserve
Foreign Transaction	1% of each transaction in U.S. dollars
Penalty Fees:	
Late Payment Fee	\$29.00
Returned Payment	\$20.00 per returned item
Other Fees:	
ATM Withdrawal	\$1.00 when using a non-Brighton Bank ATM
VISA Card Replacement	\$15.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including new advances)."

*Rates current as of January 1, 2017, and are subject to change.

All loans are based on the credit worthiness of the borrower. Brighton Bank does not discriminate on the basis of race, color, religion, national origin, sex, marital status, age (provided the individual has the capacity to contract), receipt of public assistance income, or exercising rights under the Consumer Credit Protection Act.

This information is current as of January 1, 2017. This information may have changed after that date. To find out what may have changed, call us at 801.943.6500 or write to Brighton Bank, Bankcard Department, P.O. Box 71309, Salt Lake City, Utah 84171-0309.

I am applying for the following:

- VISA Debit Card (No Overdraft Reserve)
(Purchases come from your checking account.)
- VISA Debit Card (With Overdraft Reserve)
Amount requested \$ _____
- OVERDRAFT RESERVE ACCOUNT (No Cards)
Amount requested \$ _____
- ATM CARD



Section A - Applicant

Last Name		First	Initial	Birth Date		Social Security Number	
Present Street Address			City		State	Zip	How Long
Home phone number	Cell phone number	Email		<input type="checkbox"/> Own	<input type="checkbox"/> Rent	<input type="checkbox"/> Other	Monthly Rent or Mortgage \$
Previous Address (if less than 3 years)			City		State	Zip	How Long
Present Employer		Occupation		How Long	Gross Monthly Wage \$	Employer's Phone Number	
<i>Income from alimony, child support, or separate maintenance payments need not be revealed if you do not choose to have it considered as a basis for repaying this obligation.</i>				Source of other Income		Amount of other Income \$	
Name of nearest relative (not living with you)		Relationship		Home phone number			Mothers Maiden Name

Section B - Joint Applicant

Last Name		First	Initial	Birth Date		Social Security Number	
Present Street Address			City		State	Zip	How Long
Home phone number	Cell phone number	Email		<input type="checkbox"/> Own	<input type="checkbox"/> Rent	<input type="checkbox"/> Other	Monthly Rent or Mortgage \$
Present Employer		Occupation		How Long	Gross Monthly Wage \$	Employer's Phone Number	
<i>Income from alimony, child support, or separate maintenance payments need not be revealed if you do not choose to have it considered as a basis for repaying this obligation.</i>				Source of other Income		Amount of other Income \$	
Name of nearest relative (not living with you)		Relationship		Home phone number			Mothers Maiden Name

List all Debts (Information is only needed if applying for the Overdraft Reserve account)

To Whom Payable	Original Balance	Present Balance	Monthly Payment

PLEASE READ AND SIGN BELOW

By signing below, I certify that everything that I have stated in this application is true and correct to the best of my knowledge. You are authorized to check my credit and employment history (including requesting reports from consumer credit reporting agencies and other sources), and to furnish the same to others. I agree that my account will be governed in all respects by Utah law and the laws of the United States, regardless of where I reside or use my account. I understand that whenever "I" has been used in the statements, it includes all applicants signing below.

JOINT ACCOUNTS: If your checking account is jointly held, each and every account holder shall be jointly and severally liable for all obligations and indebtedness arising from; advances from an Overdraft Reserve Account, VISA Debit Card or ATM Card.

X _____ Date _____ X _____ Date _____
 Applicant's Signature Joint Applicant's Signature

Brighton Bank Checking Account Number _____ (An open Checking Account is required for any of the above mentioned products.)

For Bank Use Only			
Date Received _____	FICO _____	D/I _____	
Approved Date _____	DDA Open Date _____		
Amount _____	6 mo. Ave. Bal. _____		
By _____	NSF _____	O/D _____	