

MasterCard® and Visa®
Credit Card Application



APPLICANT

Print Full Name _____ SSN _____ DOB(mm/dd/yyyy) _____

Driver's License/ID Number _____ Driver's License/ID State of Issue _____

Driver's License/ID Issue Date _____ Driver's License/ID Expiration Date _____

Physical Address _____ City _____ State _____ Zip _____

Mailing Address (if different) _____ City _____ State _____ Zip _____

Home Phone (____) _____ Cell Phone (____) _____

How Long at Above Address? _____ Years _____ Months

Previous Address _____ City _____ State _____ Zip _____

How long at Previous Address? _____ Years _____ Months Number of Dependents (including self) _____

Employer Name _____ Business Phone (____) _____

Employer Address _____ City _____ State _____ Zip _____

How Long at Current Employer? _____ Years _____ Months Position _____ Annual Income* \$ _____

Previous Employer Name _____ Business Phone (____) _____

Previous Employer Address _____ City _____ State _____ Zip _____

How Long at Previous Employer? _____ Years _____ Months

Name of Nearest Relative _____ Relation _____ Phone Number of Nearest Relative (____) _____

Address of Nearest Relative _____ City _____ State _____ Zip _____

** Income from alimony, child support, or separate maintenance payments need not be revealed if you do not choose to rely upon it as a basis for repaying this obligation.*

CO-APPLICANT OR CO-SIGNER

Print Full Name _____ SSN _____ DOB(mm/dd/yyyy) _____

Driver's License/ID Number _____ Driver's License/ID State of Issue _____

Driver's License/ID Issue Date _____ Driver's License/ID Expiration Date _____

Physical Address _____ City _____ State _____ Zip _____

Mailing Address (if different) _____ City _____ State _____ Zip _____

Home Phone (____) _____ Cell Phone (____) _____

How Long at Above Address? _____ Years _____ Months

Previous Address _____ City _____ State _____ Zip _____

How long at Previous Address? _____ Years _____ Months Number of Dependents (including self) _____

Employer Name _____ Business Phone (____) _____

Employer Address _____ City _____ State _____ Zip _____

How Long at Current Employer? _____ Years _____ Months Position _____ Annual Income* \$ _____

Previous Employer Name _____ Business Phone (____) _____

Previous Employer Address _____ City _____ State _____ Zip _____

How Long at Previous Employer? _____ Years _____ Months

Name of Nearest Relative _____ Relation _____ Phone Number of Nearest Relative (____) _____

Address of Nearest Relative _____ City _____ State _____ Zip _____

** Income from alimony, child support, or separate maintenance payments need not be revealed if you do not choose to rely upon it as a basis for repaying this obligation.*

ASSETS	A,B,C, O,OR X*	VALUE	LIABILITIES (firm & account number)	A,B,C, O,OR X*	MONTHLY PAYMENT	BALANCE
Cash on Hand		\$	Mortgage or Rent		\$	\$
Checking Account Number		\$	Car		\$	\$
Bank Name						
Savings Account Number		\$	Other		\$	\$
Bank Name						
Stocks & Bonds (attach schedule)		\$			\$	\$
Car(s)		\$			\$	\$
Car(s)		\$			\$	\$
Real Estate		\$			\$	\$
Furniture and Appliances		\$			\$	\$
		\$			\$	\$
		\$	(2) Total Liabilities		\$	\$
		\$	(3) Net Worth (1 minus 2)			\$
(1) Total Assets		\$	(4) Total Liabilities and Net Worth			\$

* Notice: Indicate ownership liability: A=Applicant, B=Applicant & Co-Applicant, O=Applicant & Other, X=Co-Applicant & Other

Number of Cards Requested _____ Credit Line Requested _____

If you do not qualify for the Prime Plus Card, you will automatically be considered for the Classic Card unless you check this box ☐

Visa Account Updater (VAU) and MasterCard Automated Billing Updater (ABU) services will provide updates to merchants and billers who maintain card-on-file account information to process recurring customer payments such as subscriptions or utility payments. If you would like to opt out of the Automatic Account Updater service for your Visa or MasterCard cards, check this box ☐

All of the above information is complete, correct, and provided to Fidelity Bank to obtain a MasterCard or Visa credit card. I/We will receive a copy of Fidelity Bank's cardholder agreement (Agreement) if my/our application is approved, and by my/our signature below and my/our acceptance of the credit cards(s), I/We agree to be bound by the Agreement, the provisions of which are incorporated herein by reference. I/We authorize Fidelity Bank to investigate my/our credit and employment history and to report the credit experience to any party or authorized user to consumer reporting agencies and others. I/We understand you will retain this application whether or not it is approved.

NOTICE TO COSIGNER: You are being asked to guarantee this debt. Think carefully before you do. If the borrower does not pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility. You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increases this amount. Fidelity Bank can collect this debt from you without first trying to collect from the borrower. Fidelity Bank can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become part of your credit record. This notice is not the contract that makes you liable for the debt.

Applicant Signature _____ Date _____

Co-Applicant Signature _____ Date _____

INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate (APR) for purchases	<div> <div>Classic Card</div> <div>18.00%</div> </div> <div> <div>Prime Plus Card</div> <div>13.40%</div> </div> <p>The APR on the Prime Plus Card will vary with the market based on the Prime Rate.</p>
APR for balance transfers and cash advances	<div> <div>Classic Card</div> <div>18.00%</div> </div> <div> <div>Prime Plus Card</div> <div>13.40%</div> </div> <p>The APR on the Prime Plus Card will vary with the market based on the Prime Rate.</p>
Penalty APR and when it applies	No penalty APR
Variable APR Rate	<p>For Prime Plus Cards your APR may vary. Your APR is determined by adding a percentage to the Wall Street Journal Prime Rate as follows:</p> <p>•Prime Plus Card.....5.65%</p>
How to avoid paying interest on purchases	<p>Your due date will be at least 25 days after the close of each billing cycle.</p> <p>•We will not charge you any interest on purchases if you pay your entire balance by the payment due date each month.</p> <p>•We will begin charging interest on cash advances and balance transfers on the transaction date.</p>
How we calculate your balance	We use a method called “average daily balance (including new purchases)” for purchases, cash advances, and balance transfer amounts. See our Disclosure and Agreement for more details.
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 website of Consumer Financial Protection Bureau at www.consumerfinance.gov/data-research/credit-card-data/

FEES

Annual Fee	None
Transaction Fees	<p>Balance Transfer.....None</p> <p>Foreign Transaction.....1% of the U.S. Dollar amount of each transaction made in foreign currency.</p> <p>Cash Advance.....3% of the amount of each cash advance (minimum \$5; maximum \$50)</p>
Penalty Fees	<p>Late PaymentUp to \$25</p> <p>Over LimitNone</p> <p>Returned PaymentNone</p>

- **Billing Rights:** See our Disclosure and Agreement for details on your billing error rights.
- The Prime Rate used to determine your APR is The Wall Street Journal Prime Rate as published on the last day of the preceding calendar month.
- **Rates, Fees, and Other Costs May Change:** We may change your rates, fees, costs, and terms at any time for any reason in accordance with our Disclosure and Agreement and applicable law. The information about the costs of the cards described above is accurate as of February 2, 2023. This information may have changed after that date. To find out what may have changed, write to us at Fidelity Bank, Credit Card Division, P.O. Box 8, Fuquay-Varina, NC 27526, or call 1-919-552-2242. Credit Cards are the property of Fidelity Bank.
- The costs of the card described above are governed by the law of the state of the mailing address on this application for credit if such address is in North Carolina, South Carolina, or Virginia. If the mailing address is in a state other than those listed, then North Carolina law will apply.

IMPORTANT FAIR CREDIT REPORTING ACT DISCLOSURES

The following is a disclosure of your rights under consumer protection provisions of the Federal Fair Credit Reporting Act. These provisions protect individual consumers. Except to the extent required by applicable law, these disclosures do not apply to business or commercial transactions. We call companies that are related to us by common ownership or control our “Affiliates.” Our Affiliates are all financial service providers, including banks, securities broker-dealers, insurance companies, and insurance agencies. When we are permitted to share information about you with our Affiliates, we can serve you more efficiently, make it easier for you to business with us and offer you a wider variety of financial products and services. For example, if you open an account with us and want to open an account with an Affiliate, you may not have to furnish application information twice. We are permitted by federal law to share certain types of information about you with our Affiliates, including identification information about your transactions and experiences with us. In addition, unless you tell us not to, we may share other information about you with our Affiliates that we call “eligibility information.” We use eligibility information to determine your eligibility for our products and services. Eligibility information may include, for example:

- Information we obtain from your applications, personal financial statements or other forms, such as your income, employment, and marital status.
- Information we obtain from a consumer report or credit bureau, such as your credit history or your credit score.
- Information we obtain to verify your representations to us, such as open lines of credit you may have with others.
- Information we obtain from others regarding employment, credit or other relationships you may have with them, such as your employment history.

How to Tell Us Not to Share Eligibility Information with our Affiliates

If you prefer that we refrain from sharing eligibility information about you with our Affiliates, you may direct us not to by writing us at P.O. Box 8, Fuquay-Varina, NC 27526. When two or more customers jointly obtain a financial product or service from us, we will treat a request not to share eligibility information made by one of the joint customers as applying to all joint customers. We will process your request as quickly as we reasonably can.

MILITARY LENDING DISCLOSURES

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To hear this disclosure orally, call 1-855-547-1385, option 8.

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 will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents.

For Bank Use Only

Branch Associate Name _____ Branch Name _____ Branch Number _____

Approved Credit Line _____

Approved By _____ Date _____

Approved By _____ Date _____

Beacon Score _____ Credit Score _____ Debt-to-Income _____