



Consumer Credit Card Application. Please select a card option below. If nothing is selected, the default card is Classic.

Classic & Student Gold     Platinum Elite Smart Rate     Platinum Elite Cash Rewards

We intend to apply for joint credit (Please initial only if applicable). \_\_\_\_\_ (Applicant 1) \_\_\_\_\_ (Applicant 2)

### 1. APPLICANT INFORMATION

Please clearly print or type all information. An incomplete application may not be processed.

Last Name	First	MI	Social Security Number	Date of Birth
Home Address (Actual street address, cannot be P.O. Box, business address, or alternate address)			City	State Zip
<input type="checkbox"/> Own	<input type="checkbox"/> Live w/Parents	How Long?	Mo. Rent/Payment	Primary Phone
<input type="checkbox"/> Rent	<input type="checkbox"/> Other			*U.S. Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No
Mailing Address (If different from home, this is where we will send your card and statements, P.O. Boxes only.)				
City	State	Zip Code	E-mail	
Driver's License Number	State Issued	DL Issue Date	DL Expiration Date	
Present Employer	Business Phone	Employment Verification Phone	How Long?	
Occupation	Annual Income	Other Sources of Income		
	\$	\$		

(Income from Alimony, child support or separate maintenance payments need not be revealed if you do not choose to have it considered for this application)

### 2. CO-APPLICANT INFORMATION

Please complete the following information if co-applicant or spouse is applying for a joint account. Co-applicant will be jointly liable for the account.

Last Name	First	MI	Social Security Number	Date of Birth
Home Address (Actual street address, cannot be P.O. Box, business address, or alternate address)			City	State Zip
Mailing Address (If different from home, this is where we will send your card and statements, P.O. Boxes only.)				
City	State	Zip Code	E-mail	Primary Phone
Driver's License Number	State Issued	DL Issue Date	DL Expiration Date	
Present Employer	Business Phone	Employment Verification Phone	How Long?	
Occupation	Annual Income	Other Sources of Income		
	\$	\$		

### 3. AUTHORIZED USERS

Please complete if applicable.

Last Name	First	MI	Social Security Number	Date of Birth	Relationship to Applicant(s)
Last Name	First	MI	Social Security Number	Date of Birth	Relationship to Applicant(s)

**APPLICANTS SIGN HERE:** I agree to be bound by the agreement and disclosure covering this account. I acknowledge and agree that this application is subject to acceptance by issuer in Virginia. If it is accepted by issuer in Virginia, then any extension of credit pursuant to this application and all advances under my credit card will be loans made in Virginia and will be governed by the Virginia and federal laws applicable to issuer's business in Virginia. By signing below, I certify that I have received and read the disclosure made with the application; and I agree to be bound by the cardholder disclosure and credit card agreement (membership rules) governing this account if and when my application is accepted by issuer. If this application is for a joint account, this statement and my agreements apply to both of us.

Applicant's Signature: \_\_\_\_\_ Date \_\_\_\_\_

Co-Applicant's Signature: \_\_\_\_\_ Date \_\_\_\_\_

Return your completed application to the HomeTown Bank location convenient to you or to 202 S. Jefferson Street, Roanoke, Virginia 24011

For Bank Use Only

## IMPORTANT ACCOUNT DISCLOSURES

These are effective September 27, 2018. Subject to change. Contact us at 540.345.6000 or by mail at 202 S. Jefferson Street, Roanoke, VA 24011 with any questions.

Interest Rates and Interest Charges			
	Classic & Student <i>Gold</i>	Platinum <i>Elite Smart Rate</i>	Platinum <i>Elite Cash Rewards</i>
Annual Percentage Rate (APR) for Purchases	0.00% fixed introductory APR for six billing periods from your account open date.		
	16.99%	11.99%	12.99%
	This rate will vary with the market based on the Prime Rate.		
APR for Balance Transfers	3.99% fixed introductory APR for six billing periods from the date of transfer*		
	16.99%	11.99%	12.99%
	This rate will vary with the market based on the Prime Rate.		
APR for Cash Advances	16.99%	11.99%	12.99%
	This rate will vary with the market based on the Prime Rate.		
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.		
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.		
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 the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>		
Fees			
Annual Fee	None		
Rewards Membership Fee	None		
Transaction Fees	<i>Balance Transfer</i>	Either \$10 or 3%, whichever is greater*	
	<i>Cash Advance</i>	Either \$10 or 3%, whichever is greater	
	<i>Foreign Transaction</i>	3% of transaction amount	
Penalty Fees	<i>Late Payment</i>	\$27	
	<i>Over the Limit Fee</i>	Not Applicable	
	<i>Returned Payment</i>	\$30	

**HOW WE WILL CALCULATE YOUR BALANCE:** We use a method called "average daily balance (including new purchases)." For additional information, 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 cardholder agreement.

**\*INTRODUCTORY APR OFFER FOR BALANCE TRANSFERS:** Introductory APR for balance transfer requests must be made within three (3) months of account open date and the promotional rate is good for six (6) billing periods after the initial request is made. Balance Transfers requested after this time will have an APR equal to your assigned cash advance rate (excluding any introductory APR). The balance transfer fee is waived during the introductory period.

**REWARDS:** Cash rewards are calculated as 1% cash back on purchases minus returns. Balance transfers are not eligible. Cash rewards will receive a credit annually posted to the November statement. Rewards will be automatically forfeited for accounts that are past-due over two cycles, bankrupt, or closed.

**CARD FEES:** HomeTown Bank may charge a rush delivery fee of \$45 if expedited delivery is requested on a card order by the cardholder.

**ELIGIBILITY:** We may consider your application to be your request for a Visa Classic card if you do not qualify for a Visa Platinum account.

# CONSUMER TERMS & CONDITIONS

## VARIABLE RATE (APR) INFORMATION:

Your account will have a variable rate (APR) feature. In calculating the APR, we will add a "Spread" to an "Index Rate." The Index Rate on the account(s) is the Prime Rate, which refers to the U.S. Prime Rate published in the Money Rates Table of the Wall Street Journal during the calendar month immediately preceding the calendar month in which the billing cycle ends. If the Wall Street Journal no longer publishes the referenced Prime Rate, we will use a similar published rate that we choose. Your APR may increase based on an increase in the Index Rate. An increase in the APR may, correspondingly, increase your interest charges and the scheduled minimum monthly payment amount. The Prime Rate in effect as of September 27, 2018 is 5.25%.

## IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:

To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act requires all financial institutions to obtain, verify, and record information that identifies each person (including business entities) who opens an account. What this means for you: When you open an account, we will ask for your name, physical address, date of birth, taxpayer identification number, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. We will let you know if additional information is required.

## MILITARY LENDING ACT NOTICE:

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 same disclosure and a general description of your payment obligations for this credit card account, please call us toll-free at: 1-833-283-4182. During any period in which the Military Lending Act ("the Act") applies to you, no provision of your Cardholder Agreement that is inconsistent with the Act shall apply and your Cardholder Agreement shall be interpreted to comply with the Act.

## STATE LAW DISCLOSURES:

Married Wisconsin Residents:

No agreement, individual statement, or court order, applying to marital property will adversely affect the creditor's interest unless the creditor, prior to the time credit is extended, is furnished with a copy of the agreement, statement or order, or has actual knowledge to the adverse provision when the obligation to the creditor has occurred.

New York and Vermont Residents:

Issuer may obtain, at any time, your credit reports for any legitimate purpose associated with the account or the application or request for an account, including but not limited to reviewing, modifying, renewing and collecting on your account. On your request, you will be informed if such a report was ordered. If so, you will be given the name and address of the consumer reporting agency furnishing the report. New York residents may contact the New York State Banking Department (1-800-518-8866) for a comparative list of credit card rates, fees, and grace periods.

California Residents:

Applicants: 1) may, after credit approval, use the credit card account up to its credit limit; 2) may be liable for amounts extended under the plan to any joint applicant. Regardless of your marital status, you may apply for credit in your name alone. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Ohio Residents:

Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

## APPLICABLE LAW:

We are a bank (HOMETOWN BANK) located in the Commonwealth of Virginia. Your account and each advance of principal there under will be a loan made in Virginia. Questions arising in connection with your account (including this application, the terms and conditions, and all agreements governing the account) will be decided by, as applicable, (i) Virginia law, (ii) any laws of other states which are made applicable by laws of other states which are made applicable by laws of the Commonwealth of Virginia Revised Statutes, and (iii) the laws of the United States of America.

At its sole discretion, HOMETOWN BANK reserves the right to sell and/or assign all or part of its credit card portfolio to one or more financial institutions located in states other than Virginia and any such sale may include any account HOMETOWN BANK establishes for you. In the event your account is sold to another institution, HOMETOWN BANK reserves the right to deny your application for another credit card on this basis. In the event an account is sold to another institution, the purchaser may elect to offer account terms and conditions which differ from those offered by HOMETOWN BANK and which may include an Annual Percentage Rate which is substantially higher than the Annual Percentage Rate offered by HOMETOWN BANK. The purchaser may also offer account holders the option of rejecting the new terms and conditions, but it is highly probable that rejection of new terms and conditions offered by a purchaser would result in cancellation of the account holder's right to make purchases or obtain cash advances. In the event of such cancellation, HOMETOWN BANK or the purchaser will, upon request and as applicable, refund a pro rata portion of the account holder's Annual Membership Fee (if any). Payment of any applicable Annual Membership Fee does not assure that the terms and conditions of an account will remain unchanged or that the account will continue throughout the annual period covered by the Fee.

**APPLICATION AGREEMENT: READ THIS STATEMENT BEFORE YOU SIGN THE APPLICATION.** This application is for a credit card account with HOMETOWN BANK (the "Issuer"), a wholly owned subsidiary of HomeTown Bankshares Corporation. By submitting this application, you certify that all information provided is true, correct, and complete and that you have the legal capacity to enter into this agreement. You agree that the Issuer is authorized to confirm the information and retain the application whether or not your application is approved. You agree that the Issuer is authorized to verify any information provided. You agree that a consumer credit report may be obtained and credit information exchanged and used in connection with this application and any credit update with respect to, or renewal of, the extension of credit requested by this application. You authorize the Issuer to obtain information from others to investigate your credit, employment and income history and state records and to report information regarding your account to consumer reporting agencies. If you request, you will be informed whether any credit report was obtained on you, and if so, the name and address of the consumer reporting agency furnishing the report. This offer is subject to the credit policies of the Issuer and establishment of the account(s) will be at the sole discretion of the Issuer. You agree that the Issuer will determine the amount of credit, if any, extended, as well as which product you may qualify for, based on the Issuer's credit policies. If you do not qualify for the product or pricing requested or for the lowest pricing offered, you authorize the Issuer to grant you the product and pricing for which you do qualify, if any. You agree to be bound by the terms and conditions of the Cardholder Agreement and understand that the Issuer reserves the right to change terms, rates (APRs) and fees, at any time, in its sole discretion in accordance with the Cardholder Agreement and applicable law. Additional terms apply on reward products. You understand and agree that you will be liable for payment of all amounts owing on the account. You understand and agree that each person applying will have full and equal access to any credit available or extended on the account and each will be individually and jointly liable for payment of all amounts owed even if only one applicant uses the account.

As used herein, the words "Issuer" and "we" or "us" means HOMETOWN BANK. This application is the property of HOMETOWN BANK. "Unless expressly authorized, no third-party may reproduce, distribute, or solicit applications on behalf of HOMETOWN BANK."  
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