

PLACE  
STAMP  
HERE

F&M Bank  
PO Box 1111  
Timberville, VA 22853



## Visa credit card application



**Carry the card that supports the Shenandoah District COB Disaster Ministries every time you use it.**

## About the Ministry

Brethren Disaster Ministries of the Shenandoah District provides disaster response, disaster child card, refugee resettlement and material resources, and is a program of the Church of the Brethren General Board. Participation in the program allows you to live out your faith in a very practical way, by helping rebuild from the loss of home and hope, with those who have survived a disaster.

***"In the same way, faith by itself, if it is not accompanied by action, is dead"***  
***James 2:17 (NIV)***

By organizing volunteers, providing trained leadership and partnering with local, national and international organizations, homes damaged or destroyed by disaster are repaired or rebuilt. Children are provided a calm, safe and reassuring presence in the midst of chaos. Indeed, all those affected by the disaster see the work of God in action.

You can support the ministry by use of your F & M Bank issued Visa® credit card. For other ways, including volunteering, please visit the Brethren websites below.

**Learn more:**

[www.brethrenidasterministries.org](http://www.brethrenidasterministries.org)  
[www.shencob.org/disaster\\_ministries](http://www.shencob.org/disaster_ministries)

## About F&M Bank

F & M Bank was founded in 1908 in Timberville, Virginia and has grown to nine full-service branches throughout the central Shenandoah Valley.

While being able to serve all of your financial needs, we have not strayed from the core principals of our founders: convenient banking with outstanding customer service.

Your new card earns you ScoreCard rewards points for each net dollar spent. Find out more at [www.scorecardrewards.com](http://www.scorecardrewards.com)

Track your activity, manage your account and make payments online at [www.mycardstatement.com](http://www.mycardstatement.com)

We invite you to visit the branch most convenient to you and allow us the opportunity to be your bank.

- 205 S. Main St, Timberville • 896-8941
- 127 W. Rockingham St, Elkton • 298-1251
- 120 S Main St, Edinburg • 984-4128
- 161 S Main St, Woodstock • 459-3707
- 100 Plaza Dr, Bridgewater • 828-6300
- 126 N Timberway, Broadway • 896-7071
- 80 Cross Keys Rd, Harrisonburg • 433-7575
- 700 E Main St, Luray • 743-1130
- 1085 Port Republic Rd, Harrisonburg • 433-0112

And 24 hours a day at [www.fmbankva.com](http://www.fmbankva.com)

Member FDIC | Equal Housing Lender



**Interest Rates and Interest Charges**

**Annual Percentage Rate (APR) for:**

Purchases	<b>13.99%</b> Fixed
Balance Transfers	13.99% Fixed
Cash Advances	13.99% Fixed
Penalty APR	None

**Paying Interest:**  
Your due date is at least **25** days after the close of each billing cycle. We will not charge you interest in retail purchases if you pay your entire balance by the due date. We will begin charging interest on cash advances and/or balance transfers on the transaction date.

**Minimum Interest Charge:** None

**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 web site of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.

**Fees**

<b>Annual Fee:</b>	None
<b>Transaction Fees:</b>	
Balance Transfers	None
Cash Advances	None
Foreign Transactions	None

**Penalty Fees:**

Late Payment	Up to <b>\$32.00</b>
Over-the-Credit-Limit	None
Returned Payment	Up to <b>\$32.00</b>
<b>Other Fees:</b>	None

**How Will We Calculate Your Balance:** We use a method called "average daily balance" (excluding new purchases). \* An explanation of this method is provided in your account agreement.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

**CREDIT APPLICATION**

Credit Limit Requested \$ \_\_\_\_\_

**Check Account Choice:**

(Signature required for joint applicant)

- Individual Account
- Joint Account (see co-applicant and signatures section)
- Credit Line Increase

Visa® Gold

Visa®

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:** To help the government fight the funding of terrorism and money laundering activities, Federal laws require all financial institutions to obtain, verify and record information that identifies each person who opens an Account. What this means to you: When you open an Account, we will ask 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.

Last Name		First		Middle		Social Security Number	
Date of Birth	No. of Dependents	Home Phone ( ) ( )	Cell Phone ( ) ( )	Own <input type="checkbox"/>	Rent <input type="checkbox"/>	Other <input type="checkbox"/>	Monthly Payment \$
Current Address		City	State	Zip Code			How Long (yrs)
Mailing Address (if different from above)		City	State	Zip Code			How Long (yrs)
Previous Address (if less than 2 years at present address)		City	State	Zip Code			How Long (yrs)
Employer			Work Phone ( ) ( )				Date Employed
Address			Position/Occupation				Monthly Gross Income \$
Name and Address of Previous Employer (if less than 2 years at present employer)							
Source of Additional Income: Income from alimony, child support or separate maintenance need not be revealed if it is not considered in determining creditworthiness							
Nearest Relative (Not Living With You)							
Last Name		First		Middle		Social Security Number	
Date of Birth	No. of Dependents	Home Phone ( ) ( )	Cell Phone ( ) ( )	Own <input type="checkbox"/>	Rent <input type="checkbox"/>	Other <input type="checkbox"/>	Monthly Payment \$
Current Address		City	State	Zip Code			How Long (yrs)
Previous Address (if less than 2 years at present address)		City	State	Zip Code			How Long (yrs)
Employer			Work Phone ( ) ( )				Date Employed
Address			Position/Occupation				Monthly Gross Income \$

Note: All applicable sections should be filled out completely to avoid delay in processing your application.

**CO-APPLICANT**  
Intended for joint applicant for an individual account.

If you are not currently a Farmers & Merchants Bank customer, please include a copy of your Driver's License or other valid government issued picture ID along with documentation verifying your income.

BALANCE TRANSFER

Account Number \_\_\_\_\_ Name of Creditor \_\_\_\_\_

Payment Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Amount of transfer (minimum transfer of \$500)\*\* \_\_\_\_\_

\*\*Please see important disclosures for further information.

**Automatic Payment**

I authorize F&M Bank to make automatic payments for:

Full balance from my... account

Minimum monthly payment (choose one)

F&M checking account

Checking account from another bank

Account # \_\_\_\_\_ Bank Name \_\_\_\_\_ Routing # \_\_\_\_\_

**PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING:** The statement is submitted to obtain credit and I/we certify that all 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 cardholder 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 you intend to apply for joint credit, the undersigned shall be jointly and severally liable for any and all credit extended from time to time. We may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_ X  
 Co-Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_ X

**FOR INTERNAL USE ONLY**

Visa Account No. \_\_\_\_\_  Visa® Gold Account No. \_\_\_\_\_

Date Approved \_\_\_\_\_ Credit Line \_\_\_\_\_ Approved By \_\_\_\_\_

Date Approved \_\_\_\_\_ Credit Line \_\_\_\_\_ Approved By \_\_\_\_\_