

## Terms & Conditions

This offer is valid for individuals who are at least 21 years of age at the time of application or have proved an ability to repay the arisen debt from the requested credit line. Washington First International Bank (WFIB, “we”, “us”, or “our”) is the issuer of your account.

USA PATRIOT Act: 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 to you: When you open an account, we 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.

To process the application form for a new account, it must be:

1. Accurately completed
2. Signed and verifiably correct, and
3. Returned to our institution by mail or in person

Please send the sealed Application Form to:  
PO BOX 75009  
Seattle WA 98175-9942

Please allow four weeks from date of mailing to process a completed Application Form.

Authorization: When you respond to this credit card Application Form from WFIB, you agree to the following:

1. You authorize us to obtain credit bureau reports in connection with your request for an account. If an account is opened, we may obtain credit bureau reports in connection with extensions of credit or the review of collection of your account. If you ask, we will tell you the name and address of each credit bureau from which we obtained a report about you.
2. If an account is opened, you will receive Disclosures required by Federal law with your card(s). By using the account or any card, or authorizing their use, you agree to the terms of the Disclosures required by Federal law.
3. Claims and disputes are subject to arbitration
4. As described in the Disclosures, we reserve the right to change the terms of your account (including the APRs) at any time, for any reason, in addition to APR increases that may occur for failure to comply with the terms of your account to the extent permitted by applicable law and the account agreement.

If your application is approved, the credit limit will be determined by your annual income, a review of your credit report history, and other banking relationship. You will be informed of the amount of your credit limit when you receive your card. The WFIB Classic Visa Card is available for credit limits under \$5,000 and the WFIB Gold Visa Card is available for credit limits \$5,000 and greater.