



Application

ACCOUNT NUMBER _____ LIMIT YOU ARE APPLYING FOR _____

VISA ACCOUNT NUMBER _____

- INSTRUCTIONS: 1) PLEASE PRINT OR TYPE
 2) FILL OUT ALL AREAS THAT APPLY TO YOU
 3) SIGN AND RETURN BY MAIL OR IN PERSON

APPLICANT DATA		LAST NAME	FIRST NAME	INITIAL	SOCIAL SECURITY NO.	DATE OF BIRTH	NO. OF DEPENDENTS
PRESENT ADDRESS		CITY		STATE	ZIP	NO. OF YEARS AT THIS ADDRESS	HOME TELEPHONE NO. ()
PREVIOUS ADDRESS (IF LESS THAN THREE YEARS AT PRESENT ADDRESS)					DRIVERS LICENSE NO.		
EMPLOYED BY		YEARS EMPLOYED	ADDRESS			TELEPHONE NO. ()	
PREVIOUS EMPLOYER (IF LESS THAN 3 YEARS)		YEARS EMPLOYED	ADDRESS			TELEPHONE NO. ()	
NEAREST RELATIVE (NOT LIVING WITH YOU)		ADDRESS NEAREST RELATIVE				TELEPHONE NO. ()	
CO-APPLICANT DATA		LAST NAME	FIRST NAME	INITIAL	SOCIAL SECURITY NO.	DATE OF BIRTH	NO. OF DEPENDENTS
PRESENT ADDRESS		CITY		STATE	ZIP	NO. OF YEARS AT THIS ADDRESS	HOME TELEPHONE NO. ()
PREVIOUS ADDRESS (IF LESS THAN THREE YEARS AT PRESENT ADDRESS)					DRIVERS LICENSE NO.		
EMPLOYED BY		YEARS EMPLOYED	ADDRESS			TELEPHONE NO. ()	
PREVIOUS EMPLOYER (IF LESS THAN 3 YEARS)		YEARS EMPLOYED	ADDRESS			TELEPHONE NO. ()	
NEAREST RELATIVE (NOT LIVING WITH YOU)		ADDRESS NEAREST RELATIVE				TELEPHONE NO. ()	

INCOME DATA	NOTICE: Alimony, Child Support, or Separate Maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.			
		APPLICANT ONLY	CO-APPLICANT ONLY	SOURCE OF OTHER INCOME
	GROSS AMOUNT REGULAR INCOME	\$	\$	You are not required to disclose your receipt of Alimony, Child Support, or other income deriving from a divorce or separation proceeding unless you wish it to be considered by us as a means available to you to repay this obligation.
	GROSS AMOUNT ALL OTHER INCOME	\$	\$	
GROSS MONTHLY INCOME	APPLICANT'S SOURCE OF OTHER INCOME			
	TOTAL AMOUNT ALL INCOME	\$	\$	CO-APPLICANT'S SOURCE OF OTHER INCOME

CREDIT & FINANCIAL DATA	Please list all loans or debts owing including alimony, child support, maintenance payments and any obligations that you might be a guarantor or endorser for. If you don't have any debts, list previously paid debts. (please list complete names - attach additional sheets if necessary) HAVE YOU EVER HAD CREDIT IN ANY OTHER NAMES? <input type="checkbox"/> YES <input type="checkbox"/> NO		Are you a co-maker on any other loans? <input type="checkbox"/> YES <input type="checkbox"/> NO	
ACCOUNTS WITH NAME - ADDRESS (CREDIT UNIONS, BANKS, THRIFTS)			CHECKING ACCOUNT #	BALANCE
(1)			\$	\$
(2)			\$	\$
DO YOU	<input type="checkbox"/> OWN YOUR HOME <input type="checkbox"/> RENT	MORTGAGE HOLDER / LANDLORD (NAME AND ADDRESS)		MORTGAGE BALANCE/ MONTHLY RENTAL AMT'S \$
AUTOMOBILE(S) FINANCED WITH:		BALANCE		BALANCE
(1)		(2)		

LIST OF ALL OTHER INDEBTEDNESS					
IN THE NAME OF	CREDITOR NAME	ACCOUNT NUMBER	CREDIT LIMIT	CURRENT BALANCE	MONTHLY PAYMENT

MEMBER'S SIGNATURE	I/We hereby consent to the necessary credit investigation in connection with this application and grant permission for it's retention. I/We warrant that all information contained in this application is true and complete. I/We agree to be bound by the terms of the disclosures contained below and all other terms and conditions that govern the use of this card.			
	<input type="checkbox"/> Individual Account <input type="checkbox"/> Joint Account <input type="checkbox"/> Individual Account with authorized user			
APPLICANT'S SIGNATURE	DATE	CO-APPLICANT'S SIGNATURE	DATE	
<input type="checkbox"/> Approved <input type="checkbox"/> Rejected Date _____ Signature of Loan Officer X _____ Signature of Credit Committee X _____ X _____ X _____ Credit Card Limit \$ _____ Number of Credit Cards _____ Limit increased to \$ _____ Date _____ Comments _____				

DETACH ALONG DOTTED LINE AND KEEP THIS PORTION FOR YOUR RECORDS

DISCLOSURE OF VISA FEES

This information about the cost of obtaining and using the Visa Card described in this application is accurate as of July 2012. This information may have changed after that date. To find out what information may have changed, call your Credit Union.

ANNUAL PERCENTAGE RATE FOR PURCHASES	11.9%
ANNUAL PERCENTAGE RATE FOR BALANCE TRANSFERS	11.9%
ANNUAL PERCENTAGE RATE FOR CASH ADVANCES	11.9%

GRACE PERIOD FOR REPAYMENT OF BALANCES ON PURCHASES You have an average of 25 days to repay the balance (for purchases only) before a finance charge on purchases will be imposed, providing the previous balance is paid in full at statement date. There is no grace period for Cash Advances.

METHOD OF COMPUTING THE BALANCE FOR PURCHASES The balance is computed by adding the "daily balances" for each day in the billing period and then dividing by the number of days in the billing period. "Daily balances" do not include current purchases.

ANNUAL FEE No annual fee

LATE PAYMENT FEE \$25.00
 RETURN CHECK FEE (RETURNED FOR NON-PAYMENT) \$30.00
 VISA FOREIGN TRANSACTION FEE (FTF)
 VISA will charge a 1% FTF for international transactions that involve multiple currency conversions, or a .8% fee for international transactions that do not involve multiple currency conversions.