



APPLICATION



The enclosed application is the only one you need to apply for all these ready money benefits:

No annual card fee. See Visa Card line of Credit Agreement/Security Agreement for the specific disclosures.

Instant credit, ready whenever you need it to handle home repairs or other expenses.

A grace period that allows you to pay off the entire balance of purchases without incurring any finance charges.

The issuance of your Visa Card is subject to the current qualifications and restrictions in our credit union policy on the Visa program. Outstanding Visa balances are not covered by Credit Life Insurance or Temporary Disability Insurance, but may be purchased by the Credit Card holder.



VISA® Consumer Credit Card Application

☐ WE INTEND TO APPLY FOR JOINT CREDIT (Applicants Initials) (Co-Applicant Initials)

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING AN 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 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.

APPLICANT

LAST NAME	FIRST NAME	MI	ACCOUNT#	LIMIT APPLYING FOR
<hr/>				
STREET ADDRESS	CITY	STATE	ZIP CODE	YEARS @ ADDRESS
<hr/>				
BIRTH DATE	SOCIAL SECURITY NUMBER	PHONE	OWN	RENT
<hr/>				
PREVIOUS STREET ADDRESS	CITY	STATE	ZIP CODE	YEARS @ ADDRESS
<hr/>				
NAME OF EMPLOYER OR SOURCE OF INCOME	BUSINESS PHONE		NO. OF YEARS	
<hr/>				
GROSS MONTHLY INCOME	OTHER INCOME	SOURCE OF OTHER INCOME		
\$ _____	\$ _____	_____		

CO-APPLICANT/SPOUSE/AUTHORIZED USER

NAME OF CO-APPLICANT	BIRTH DATE	SOCIAL SECURITY NUMBER	
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EMPLOYER OR SOURCE OF INCOME	GROSS MONTHLY INCOME	OTHER INCOME	SOURCE OF OTHER INCOME
_____	\$ _____	\$ _____	_____

LOAN APPLICATION CERTIFICATION: Everything I/we have stated in this application is correct to the best of my/our knowledge. I /We understand that this application will remain your property and you will retain it whether or not this application is approved. This application is submitted to obtain credit. You are authorized to check my/our employment history and to ask questions about my/our credit experiences. Without limiting the foregoing, I/we authorize you to make inquiries (including requesting reports from consumer credit reporting agencies and other sources) to verify my/our identity and determine my/our eligibility for credit, and subsequently in connection with any extension of credit, updated renewal, review, or collection of my/our account or for any other legal purpose. I understand that, on my/our request, you will tell me/us whether you requested a credit report and the names and addresses of any credit bureaus that provide you such reports. I/We also authorize you to release information to others about my/our credit history with you. I/We understand that you may report information about my/our account to credit bureaus. Delinquent payments, missed payments, or other defaults on my/our account may be reflected in my/our credit report.

X _____	X _____
SIGNATURE OF APPLICANT	SIGNATURE OF CO-APPLICANT
DATE	DATE

FOR CREDIT UNION USE ONLY

DATE: _____	<input type="checkbox"/> APPROVED LIMIT _____	<input type="checkbox"/> Loan Officer
	<input type="checkbox"/> DENIED (Adverse action notice sent)	<input type="checkbox"/> Lending Committee

X _____	X _____
X _____	X _____



VISA[®] Consumer Credit Card Disclosure

	CLASSIC CARD	PREFERRED CARD*
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*Eligibility based on credit scoring.

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	11.90% 11.90% APR	7.90% 7.90% APR
APR for Balance Transfers and Cash Advances	11.90% APR	7.90% APR

How to avoid paying interest on purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. There is no grace period for cash advances.
For Credit Card tips	To learn more about factors to consider when applying for or using a credit card, visit the website https://www.practicalmoneyskills.com/assets/downloads/pdfs/PracticalMoneyGuides-CreditCardBasics.pdf

FEES

Annual Fee	None	None
Transaction Fees:		
Balance transfer and cash advance	None	
International transactions	1-3 % of each transaction in U.S. dollars	
Penalty Fees:		
Late Payments	\$25.00	
Returned Payment	\$35.00	

How we will calculate your balance: Your 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.