

CREDIT CARD APPLICATION

for:

VISA Classic VISA Platinum
 VISA Gold

**ATTACH TWO
CURRENT
PAYSTUBS**

CREDIT LIMIT REQUESTED \$ _____

APPLICANT					APPLICANT										
LAST NAME		FIRST NAME		M.I.	LAST NAME		FIRST NAME		M.I.						
Social Security No.		Date of Birth		Home Phone No. ()	Social Security No.		Date of Birth		Home Phone No. ()						
Street Address		City	State	ZIP	How Long	Street Address		City	State	ZIP	How Long				
<input type="checkbox"/> Own		<input type="checkbox"/> Rent		<input type="checkbox"/> Other		Monthly Payment \$		<input type="checkbox"/> Own		<input type="checkbox"/> Rent		<input type="checkbox"/> Other		Monthly Payment \$	
Previous Address		City	State	ZIP	Previous Address		City	State	ZIP						
Employer		Telephone No.	How Long (yrs)		Employer		Telephone No.	How Long (yrs)							
Position/Occupation		Self Employed		Work Phone		Position/Occupation		Self Employed		Work Phone					
		<input type="checkbox"/> Yes <input type="checkbox"/> No						<input type="checkbox"/> Yes <input type="checkbox"/> No							
Monthly Gross Income \$		Monthly Gross Income \$		Monthly Gross Income \$		Monthly Gross Income \$		Monthly Gross Income \$		Monthly Gross Income \$					
Source of Additional Income*		Amount per Month		Source of Additional Income*		Amount per Month		Source of Additional Income*		Amount per Month					
Nearest Relative (not living with you)		Relationship		Nearest Relative (not living with you)		Relationship		Nearest Relative (not living with you)		Relationship					
Address		Phone No.		Address		Phone No.		Address		Phone No.					
Other Reference		Other Reference		Other Reference		Other Reference		Other Reference		Other Reference					
Address		Phone No.		Address		Phone No.		Address		Phone No.					

* You need not furnish alimony, child support or maintenance income if you do not want us to consider it in evaluating your application

OUTSTANDING DEBTS AND ASSET INFORMATION	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. (Attach additional sheets if necessary)	ARE YOU A COMAKER ON ANY OTHER LOANS? <input type="checkbox"/> YES <input type="checkbox"/> NO
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ASSET INFORMATION— ADDRESS (CREDIT UNIONS, BANKS)	CHECKING ACCOUNT #	BALANCE	SAVINGS ACCOUNT #	BALANCE
(1)		\$		\$
(2)		\$		\$

LIST OF LIABILITIES IN THE NAME OF						CREDITOR NAME	ACCOUNT NUMBER	CREDIT LIMIT	CURRENT BALANCE	MONTHLY PAYMENT

CREDIT DISCLOSURES						
Annual Percentage Rate (APR) for Purchases	Classic - 12.96% Gold - 11.50% Platinum - 8.50%	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th style="width:50%;">Method of Computing Balance for Purchases</th> <th style="width:50%;">Grace Period For Purchases</th> </tr> <tr> <td>Average Daily Balance Including New Purchases</td> <td style="text-align: center;">28 Days*</td> </tr> </table> <p>*A finance charge will be imposed on Credit Purchases only if you elect not to pay the entire new balance shown on your monthly statement for the previous billing cycle within 28 days from the closing date of that statement. If you elect not to pay the entire new balance shown on your previous monthly statement within that 28-day period, a finance charge will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new Credit Purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire new balance is paid in full or until the date of payment if more than 28 days from the closing date. The finance charge for a billing cycle is computed by applying the monthly periodic rate to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balance during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account, and subtracting any payments as received or credits as posted to your account, but excluding any unpaid finance charges. A finance charge will be imposed on Cash Advances from the date made or from the first day of the billing cycle in which the Cash Advance is posted to your account, whichever is later, and will continue to accrue until the date of payment. **Calculated after the transaction has been converted to U.S. dollars.</p>	Method of Computing Balance for Purchases	Grace Period For Purchases	Average Daily Balance Including New Purchases	28 Days*
Method of Computing Balance for Purchases	Grace Period For Purchases					
Average Daily Balance Including New Purchases	28 Days*					
Annual Percentage Rate (APR) for Balance Transfers And Cash Advances	Classic - 12.96% Gold - 11.50% Platinum - 8.50%					
Returned Check Fee	\$20.00					
Annual Membership Fee	None					
Late Payment Fee	\$15.00					
Over the Limit Fee	None					
Cash Advance Fee	None					
Balance Transfer Fee	None					
Transaction Fee	1% of the converted transaction amount for International transactions**					

**Calculated after the transaction has been converted to U.S. dollars

DEBT PROTECTION REQUEST
 Debt Protection is available upon request on all card products. In most cases debt protection includes disability, involuntary unemployment, and death. Full disclosure and fee schedule available.

SIGNATURES
 PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING: This 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. If this is a joint application, the undersigned shall be jointly and severally liable for any and all credit extended from time to time. Disclosures only mailed upon approval. The credit union may transfer from any deposit account to your Visa account if you are delinquent or otherwise in default. In addition, collateral securing your other loans with the Credit Union will also secure credit extended under this agreement. If you withdraw all your shares, you are no longer a member of the Credit Union, and you may not receive any more advances under this agreement.

Applicant Signature _____ Date _____ Co-Applicant Signature _____ Date _____

REQUEST FOR AUTOMATIC MONTHLY PAYMENTS
 I would like to have monthly payments on this credit card account paid from my checking or savings account listed below. I authorize you to initiate an automatic monthly payment on the Payment Due Date beginning with my second monthly statement for the following amount (check one): Minimum Payment Due Entire Amount of the Last Statement Balance; or Fixed Monthly Payment Amount (if selected, fill in monthly payment amount: \$) _____. You can stop payment at any time by notifying us in writing at least three (3) business days before any scheduled payment. Detailed provisions regarding preauthorized payments are stated in the Cardholder Agreement you receive with your card.

Account Number _____ Savings _____ Checking _____ Signature _____ Date _____