

Personal Solutions For Your Financial Health

See *Disclosure Table* for complete information

Member Acct # \_\_\_\_\_ Applying for  VISA  Platinum VISA with Scorecard Rewards

## Applicant Info

First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_ Marital Status \_\_\_\_\_

SS# \_\_\_\_\_ Date of Birth / / \_\_\_\_\_ Home Phone # \_\_\_\_\_ Cell Phone # \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Email \_\_\_\_\_ How long at current address \_\_\_\_\_  Rent  Own  Other Monthly Rent/Mortgage \$ \_\_\_\_\_

Name of Landlord or Mortgage Company \_\_\_\_\_

Employer \_\_\_\_\_ Phone # \_\_\_\_\_

Salary or Hourly Rate of Pay \$ \_\_\_\_\_  Part Time  Full Time Gross Monthly Income \_\_\_\_\_

Other Income\* \_\_\_\_\_

\*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

## Co-Applicant Info

First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_ Marital Status \_\_\_\_\_

SS# \_\_\_\_\_ Date of Birth / / \_\_\_\_\_ Home Phone # \_\_\_\_\_ Cell Phone # \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Email \_\_\_\_\_ How long at current address \_\_\_\_\_  Rent  Own  Other Monthly Rent/Mortgage \$ \_\_\_\_\_

Name of Landlord or Mortgage Company \_\_\_\_\_

Employer \_\_\_\_\_ Phone # \_\_\_\_\_

Salary or Hourly Rate of Pay \$ \_\_\_\_\_  Part Time  Full Time Gross Monthly Income \_\_\_\_\_

Other Income\* \_\_\_\_\_

\*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

Any legal judgements involving credit recorded for either applicant?  No  Yes Has either applicant ever filed bankruptcy?  No  Yes

Are any debts past due?  No  Yes Has either applicant ever had any personal or real property repossessed?  No  Yes Attach Explanation \_\_\_\_\_

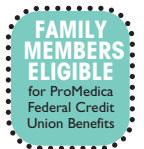
<b>Annual Percentage Rate (APR) for Purchases</b>	VISA Classic 14.99% VISA Platinum 9.99%
<b>Other APR's**</b>	Cash Advance APR VISA Classic: 14.99% VISA Platinum: 9.99%
<b>Grace Period for Purchases</b>	25 days
<b>Method of Computing the Balance for Purchases</b>	Average Daily Balance (Including new purchases)
<b>Annual Fee</b>	None
<b>Minimum Finance Charge</b>	None
<b>Late Payment Fee</b>	\$25
<b>Over-the-Credit Limit Fee</b>	\$15

I hereby authorize the Credit Union to whom this application is made, any Credit Bureau or other investigative agency employed by such Credit Union, to investigate the reference herein listed of statement's pertaining to my credit and financial responsibility. I/we certify that the above information is true. I/we authorize investigation and verification of my/our credit, employment and income references to determine my/our eligibility for the credit card account and renewal or future extension of credit. If an account is opened, I/we authorize you to report your credit experience with me/us. The undersigned jointly and severally agree to be responsible for all charges, cash advances, and other fee and terms and conditions on the VISA account, which will be mailed to me upon approval. I/we further pledge all credit union shares and deposits where the credit union may enforce a lien by taking a setoff against all such present and future shares in my/our name to the extent of that portion of the loan balance which may be in default, whether by acceleration or otherwise. I/we understand and agree that if my/our loans become delinquent or past due, my/our VISA credit card may be revoked or may/our credit line reduced. I/we understand that the credit limit may be increased or the terms of payments extended or modified, from time to time whether or not upon my/our request without notice to me/us or any other signor, and that I/we shall nonetheless be responsible for the repayment of all charges incurred upon this account. This includes charges or extensions of credit, unless we specifically request otherwise in writing. The credit union will retain this application whether or not it is approved.

The Federal Equal Opportunity Act prohibits creditors from discrimination against credit applicants on the basis of sex or marital status. The Federal agency which administers compliance with this law concerning this credit union is the National Credit Union Administration, Region IV, 230 South Dearborn, Suite 3346, Chicago, Illinois 60604. OHIO RESIDENTS: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and the credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

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



For Office Use  APPROVED  DENIED Credit Limit \$ \_\_\_\_\_ Date / / By \_\_\_\_\_

Comments \_\_\_\_\_