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VISA APPLICATION

INTEREST RATE AND CHARGES					
Annual Percentage Rate (APR) for Purchases:		14.90% Fixed APR		APR for Cash Advances:	
				14.90%	
<ul style="list-style-type: none"> • No Annual Fees nor Transaction Fees • Late Payment Penalty Fees: Up to \$10 ; Return Payment Fee: \$25 			Amount Requested \$		
APPLICANT			OTHER		
			<input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> SPOUSE <input type="checkbox"/> AUTHORIZED USER w/ CREDIT REPORT (CR) <input type="checkbox"/> AUTH. USER WITHOUT CR		
NAME (Last - First - Initial)			NAME (Last - First - Initial)		
ACCOUNT NUMBER	SOCIAL SECURITY NUMBER		ACCOUNT NUMBER	SOCIAL SECURITY NUMBER	
BIRTH DATE	EMAIL ADDRESS		BIRTH DATE	EMAIL ADDRESS	
HOME PHONE	CELL PHONE	BUSINESS PHONE/EXT.	HOME PHONE	CELL PHONE	BUSINESS PHONE/EXT.
DRIVER'S LICENSE NUMBER/STATE			DRIVER'S LICENSE NUMBER/STATE		
PRESENT ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT Amount Paid: \$ LENGTH AT RESIDENCE	PRESENT ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT Amount Paid: \$ LENGTH AT RESIDENCE
PREVIOUS ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE	PREVIOUS ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:					
<input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)			<input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)		
EMPLOYMENT/INCOME			EMPLOYMENT/INCOME		
EMPLOYMENT STATUS		<input type="checkbox"/> FULL TIME <input type="checkbox"/> PART TIME	START DATE		
NAME AND ADDRESS OF EMPLOYER		TITLE/GRADE			
EMPLOYMENT INCOME	PER	OTHER MONTHLY INCOME	SOURCE	EMPLOYMENT INCOME	PER
\$		\$		\$	
REFERENCE			REFERENCE		
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU			NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		
RELATIONSHIP			HOME PHONE		
RELATIONSHIP			HOME PHONE		
SIGNATURES					
By signing or otherwise authenticating below: You promise that everything you have stated in this application is correct to the best of your knowledge, and that the above information is a complete listing of what you owe. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension, or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a crime to willfully and deliberately provide incomplete or incorrect information in this application.					
Applicant's Signature			Other Signature		
Date			Date		
X			X		
(Seal)			(Seal)		

INTEREST RATE AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases	14.90% Standard APR based on your credit worthiness.
APR for Cash Advances	14.90% Standard APR based on your credit worthiness.
Penalty APR and When It Applies	None
Paying Interest	We will not charge you any interest on purchases if you pay your entire balance by the due date each month. The Interest Charge on cash advances begins from the date you obtained the cash advance.
Minimum Interest Charge	If you are charged periodic interest, the charge will be no less than \$0.01
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore

FEES

Annual Fees	None
Transaction Fees	
• Balance Transfer	None
• Cash Advance	None
• Foreign Fees	None
Penalty Fees	
• Late Payment	Up to \$10.00
• Over-the-Credit-Line	None
• Returned Payment	\$25
Other Fees	None

How We Will Calculate Your Balance: We use a method called "average daily balance". See your account agreement for further information regarding how we calculate your balance.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Purchase APR: Your Purchase rate is **14.9%**. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or **1.24167%**.

Cash APR: Your Cash rate is **14.9%**. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or **1.24167%**.

Military Lending APR: Effective October 1, 2017, Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).