

SECURED VISA CREDIT CARD APPLICATION

Rate & Terms Information	
Annual Percentage Rate for Purchases, Cash Advances:	12.5% APR
Annual Membership Fee:	NONE
Grace Period for Purchases	25 Days
Method of Computing Balance for Purchases	Average Daily Balance Including New Purchases
Late Payment Fee	\$15.00
Over the Limit Fee	\$15.00
Cash Advance Fee	NONE

CREDIT DISCLOSURES

At the date this application was printed (shown below application - other side) the information listed above was accurate. Because rates and terms are subject to change, you may contact us for the current information by writing to the business reply address shown on the reverse side.

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 25 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 25 day period, a Finance Charge will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing day 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 25 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 balances 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 and credits as posted to your account, but excluding any unpaid Finance Charges. A finance charge will be assessed on cash advances from the date of the cash advance or the first day of the billing cycle in which the cash advance is posted, whichever is later, and will continue to accrue until payment in full is made. Cash Advances will be calculated in the same manner as explained for Credit Purchases. A late fee of \$10.00 will be assessed 10 days after due date if minimum payment is not received.



Member Account Number:	Credit Limit Requested \$	Number of Cards Requested
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NOTICE: Married Applicants may apply for a separate account. Check the appropriate box below to indicate the type of credit for which you are applying.

- Individual Credit:** Complete Applicant section. Complete the Co-Applicant section as follows: (1) Information about your spouse if you live in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI) or (2) If your spouse will use the Account.
- Joint Credit:** Provide information about both of you by completing Applicant and Co-Applicant sections.

TELL US ABOUT YOURSELF			
Last Name	First	Middle	Social Security #
Street		Apt. #	City
		State	Zip Code
Employer	Employer's Address		Position
		Start Date	
<input type="checkbox"/> Monthly Gross Income	<input type="checkbox"/> Net Monthly Income	\$	Mother's Maiden Name
Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.			
Other Source		\$	Per
<input type="checkbox"/> Own	<input type="checkbox"/> Rent	Work Phone	Home Phone
Monthly Payment \$		E-Mail Address (Work)	E-Mail Address (Home)

TELL US ABOUT YOUR CO-APPLICANT (Complete for Joint Credit)			
Last Name	First	Middle	Social Security #
Street		Apt. #	City
		State	Zip Code
Employer	Employer's Address		Position
		Start Date	
<input type="checkbox"/> Monthly Gross Income	<input type="checkbox"/> Net Monthly Income	\$	Mother's Maiden Name
Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.			
Other Source		\$	Per
<input type="checkbox"/> Own	<input type="checkbox"/> Rent	Work Phone	Home Phone
Monthly Payment \$		E-Mail Address (Work)	E-Mail Address (Home)

PLEASE SIGN HERE (Both Signatures Required for Joint Credit)	
A consumer credit report may be requested in connection with this application and with any renewals, updates or extensions or any new credit extended as a result of this application. The Credit Union is relying on what you stated in this application and you acknowledge that everything you have stated is true. If a credit card is issued to you and you use the card, (or its account number) or authorize its use, you agree that such use will constitute your agreement to the terms of the cardholder agreement that you receive from the Credit Union.	You grant us a security interest in all of your Credit Union Shares in Account # _____ to secure your Card obligation.
Member agrees to maintain a balance in share account # _____ at least equal to the amount of the maximum credit line granted and further agrees to the placing of a "hold" on this balance by the Credit Union to secure the maximum credit.	
X _____ Applicant Signature	X _____ Co-Applicant Signature
Date	Date

FOR INTERNAL USE ONLY

VISA ACCOUNT NO.	CREDIT LINE
DATE APPROVED /DECLINED	APPROVED /DECLINED BY