

Visa Credit Card Rate & Terms Information

Annual Percentage Rate for Purchases, Cash Advances & Balance Transfers:

Introductory APR as low as 4.9% for 6 months.
8% to 16%* for Visa Classic.

Other APRs

Cash Advance 8% - 16%
Balance Transfer . . . 8% - 16%
Penalty Rate 18%**

Variable Rate Information

Your APR may vary. The rate for purchases, cash advances and balance transfers is determined by adding 4% to 12% to the Prime Rate reported by the *Wall Street Journal*.

Grace Period for Purchases

25 Days

Method of Computing the Balance for Purchases

Average Daily Balance (Including New Purchases)

Annual Fee:

NONE

Minimum Finance Charge

NONE

Transaction Fee for Purchases None
Late Payment Fee \$15***
Over-the-Credit-Limit Fee \$15

* The interest rate you receive will depend on your credit rating.

** When you are thirty (30) days delinquent four (4) times in making a payment.

***If ten (10) days or more late.



State Law Notices OHIO RESIDENTS ONLY: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

WISCONSIN RESIDENTS ONLY: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Sections 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are **not** applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

Signature for Wisconsin Residents Only _____ Date _____

Member Account Number: _____

Individual Account Joint Account Authorized User

Staple or tape a current payroll stub to this application.
Attach copy of Residency Card if you are not a U.S. citizen.

APPLICANT

Note: All Applicable Sections Should Be Filled Out Completely. If Not, Processing Of Your Application May Be Delayed.

Last Name		First	Middle	Social Security Number	
Date of Birth	Home Phone		Monthly Rent / Mortgage \$	Mother's Maiden Name	
Street		City	State	Zip Code	How Long (yrs) at Address
Employer			Work Phone		How Long (yrs.) at Current Job
Employer's Address			Position		Monthly Gross Income \$
Previous Employer					No. of Years at Previous Job

CO - APPLICANT or SPOUSE

Relationship to Applicant: _____

Last Name		First	Middle	Social Security Number	
Date of Birth	Home Phone		Monthly Rent / Mortgage \$		
Street		City	State	Zip Code	
Employer			Work Phone		How Long (yrs.) at Current Job
Employer's Address			Position		Monthly Gross Income \$

SIGNATURE(S) TO OBTAIN CREDIT

You promise that everything you have stated in this application is correct to the best of your knowledge. 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 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 federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA. You understand that the use of your card will constitute acknowledgement of receipt and agreement to the terms of the credit card agreement. A condition of your account is your granting us a security interest in your share accounts. By signing below you grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. Shares and deposits in an Individual Retirement Account and any other account that would lose special tax treatment under state or federal law if given as security are not subject to this security interest. When you are in default we may apply the balance in these accounts to any amounts due under the credit card agreement.

X _____ Date _____
Applicant Signature

X _____ Date _____
Co-Applicant Signature

FOR INTERNAL USE ONLY

VISA ACCOUNT NO.	DATE APPROVED
CREDIT LINE	APPROVED BY

TRANSFER OF BALANCE REQUEST

Upon approval, I wish to transfer my present balance on the credit card account(s) listed below to my new credit card account. (If you have more than three balance transfers, attach a sheet with this information.)

Name of Financial Institution _____
Mailing Address for Payment _____
Customer Service Phone Number _____
Account # _____
Balance to Transfer _____
Your Signature _____

Upon approval, I wish to transfer my present balance on the credit card account(s) listed below to my new credit card account. (If you have more than three balance transfers, attach a sheet with this information.)

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Mailing Address for Payment _____
Customer Service Phone Number _____
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