

Credit

Check Account Choice: Only One

Application

Credit Limit Requested \$ _____



Member Advantage Visa

- Individual Account
- Joint Account
- Credit Limit Increase

Applicant				Co-Applicant				
Name First Middle Initial			Last Name	First Middle Initial				
Social Security No.		Date of Birth	Home Telephone #		Social Security No.		Date of Birth	Home Telephone #
Street Address City State Zip Code				Street Address City State Zip Code				
Own Rent Other <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		Monthly Payment \$		Own Rent Other <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		Monthly Payment \$		
Previous Address City State Zip Code			Previous Address City State Zip Code					
Your Employer Telephone #		How Long (yrs)?		Your Employer Telephone #		How Long (yrs)?		
Position/Occupation		Self-Employed <input type="checkbox"/> Yes <input type="checkbox"/> No	Work Phone		Position/Occupation		Self-Employed <input type="checkbox"/> Yes <input type="checkbox"/> No	Work Phone
Monthly Gross Income \$				Monthly Gross Income \$				
Source of Additional Income			Amount per Month \$		Source of Additional Income			Amount per Month \$
Nearest Relative (not living with you) Home Phone # Relationship				Nearest Relative (not living with you) Home Phone # Relationship				

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

CREDIT INFORMATION		Attach Additional Sheet if Necessary.	
Bank Name and Address		Branch	Loans <input type="checkbox"/> Open <input type="checkbox"/> Closed
Checking Account Number / Name Listed		Savings Account Number / Name Listed	

CREDIT DISCLOSURES

Annual Percentage Rate (APR) For Purchases	15.9% (1)	Method of Computing Balance for Purchases Average Daily Balance Including New Purchases	Grace Period for Purchases 25 Days (5)
Annual Percentage Rate (APR) for Balance Transfers	15.9% (1)	<p>(1) Your Annual Percentage Rate (APR) is Fixed. (2) The APR for Cash Advances for Credit Cards is Fixed. (3) Late Charge: If the minimum required payment is not received within 8 days after the closing date subsequent to the payment due date, a late charge of \$15.00 will be imposed. (4) Overlimit Fee: When a balance is \$1.00 or more over the credit limit, an overlimit fee of \$25.00 will be imposed. (5) 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 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 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 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.</p>	
Other APR's	Cash-Advance APR: 15.9% (2)		
Annual Membership Fee	None		
Late Payment Fee	\$15.00 (3)		
Over The Limit Fee	\$25.00 (4)		
Return Payment Fee	\$15.00		
Cash Advance Fee	None		
Balance Transfer Fee	None		

At the date this application was printed (shown in the lower right hand corner) the information listed above was accurate. Because rates and terms are subject to change, you may contact us for the current information.

