

VISA Classic Credit Card Application



APPLICANT INFORMATION

| | | |
|----------------------------------|-----------------|--------------------------|
| Name | | Social Security Number |
| Address | | |
| City | | State Zip |
| Home Phone | E-mail Address | Business Phone |
| Employer | | Position Date Hired |
| Business Address | | Gross Annual Income |
| Monthly Rent or Mortgage Payment | Limit Requested | Date of Birth |

CO-APPLICANT INFORMATION

| | | |
|----------------------------------|---------------------------|--------------------------|
| Name | | Social Security Number |
| Address | | |
| City | | State Zip |
| Home Phone | E-mail Address | Business Phone |
| Employer | | Position Date Hired |
| Business Address | | Gross Annual Income |
| Monthly Rent or Mortgage Payment | Relationship to Applicant | Date of Birth |

This statement is submitted to obtain credit and I/we certify that all information herein is true and complete. I/we also authorize the credit union to verify or obtain further information the credit union may deem necessary concerning my/our credit standing. I/We understand that if this application is approved and a VISA card(s) issued, the undersigned applicant(s) by signing, using or permitting another to use the VISA card(s) agree(s) that the applicant(s) will be bound by the terms, conditions, and all amendments of the forthcoming agreement. Please carefully read the agreement prior to using your VISA card(s).

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|------------------------------|-----------------------------------|-----------------------------------|--------------------------|-------------|-------------------------------|
| Applicant's Signature | | Date | Co-Applicant's Signature | | Date |
| CREDIT UNION USE ONLY | <input type="checkbox"/> APPROVED | <input type="checkbox"/> REJECTED | CREDIT LIMIT \$ | DATE | LOAN OFFICER SIGNATURE |

DISCLOSURE AS REQUIRED BY SECTION 520 OF THE NY GENERAL BUSINESS LAW

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|----------------------------------------|-----------------------------------------|-------------------------------------|----------------------------------------------|------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|
| ANNUAL PERCENTAGE RATE 9.90% | VARIABLE RATE INFORMATION N/A | ANNUAL MEMBERSHIP FEE \$0 | GRACE PERIOD FOR PURCHASES 25 DAYS | METHOD OF COMPUTING THE FINANCE CHARGE BALANCE FOR PURCHASES Average Daily Balance (including new purchases) | MISCELLANEOUS FEES LATE FEE \$10.00 |
|----------------------------------------|-----------------------------------------|-------------------------------------|----------------------------------------------|------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|