



PO Box 727 • Goshen, IN 46527 • 574.534.2506 • Fax: 574.975.3227

# Visa Family Application

Interra offers Platinum and Classic Family credit cards at low annual percentage rates. The minimum credit limit for a Platinum card is \$2,500. Please check below the type of card for which you are applying:

Classic     Platinum    Desired Credit Limit \_\_\_\_\_    Approved Credit Limit \_\_\_\_\_

I understand that if I do not qualify for the Visa program selected above, I will be notified if I am approved for the other option or not approved for either.

APPLICANT			CO-APPLICANT		
Applicant Name		Mother's Maiden Name	Applicant Name		Mother's Maiden Name
Home Address (Street & No.)		How Long?	Home Address (Street & No.)		How Long?
City, State, Zip Code			City, State, Zip Code		
Home Phone	Birthdate	No. of Dependents	Home Phone	Birthdate	No. of Dependents
Social Security No.		Driver's License No.	Social Security No.		Driver's License No.
Current Employer			Current Employer		
*Other Income/Source	Net Monthly Pay	Gross Annual Income	*Other Income/Source	Net Monthly Pay	Gross Annual Income
Business Phone	Self Employed	Years Employed	Business Phone	Self Employed	Years Employed

You are not required to disclose income from alimony, child support or maintenance payments; however, if you are relying on income from alimony, child support or maintenance payments as a basis for repayment of this obligation, please complete below.

## DEBTS (LIST ALL DEBTS ON ANOTHER SHEET IF NECESSARY)

Mortgage or Rent	Owed To	Present Balance	Monthly Payments
Second Mortgage			
Auto Loan			
Credit Card			
Credit Card			
Child Support, Alimony or Maintenance			
Are you a co-maker of any other loans? <input type="checkbox"/> Yes <input type="checkbox"/> No    How much? _____    For whom? _____			
Are you a U.S. Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No    Have you ever filed for bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No    Do you have any legal proceedings against you? <input type="checkbox"/> Yes <input type="checkbox"/> No			

## DEPENDENT ACCOUNT USERS

1. First/Last Name	Social Security No.	Birthdate	CU Account No.	*Security Code	Spending Limit
2. First/Last Name	Social Security No.	Birthdate	CU Account No.	*Security Code	Spending Limit
3. First/Last Name	Social Security No.	Birthdate	CU Account No.	*Security Code	Spending Limit

\*The security code maximum of 8 characters

A consumer credit report may be requested in connection with this application and with any renewals, updates, or extensions of any new credit extended as a result of this application. The credit union is relying on what you state in this application and you acknowledge that everything you have stated is true and correct and that you have provided a COMPLETE listing of all your debts and obligations. If this application is approved and credit card(s) issued, the undersigned applicant(s) by signing, using or permitting another to use the credit card(s) agree that the applicant(s) will be bound by the terms and conditions of the Card Agreement accompanying the credit card(s) and all amendments; and further authorize the disclosure of information regarding my/our account to credit bureaus and other creditors who inquire about my/our credit standing. I understand that by requesting the dependent accounts listed above or added late, I will be legally responsible to pay for such account user activity.

Applicant's Signature	Date	Co-Applicant's Signature	Date
I understand that I have the availability and use of the Family Visa credit card account as my parent or legal guardian deem necessary. I understand that my parent or legal guardian is legally responsible for any actions I take on the account. I pledge to maintain my account responsibly and effectively.			
Dependent's Signature	Date	Dependent's Signature	Date

# Family Visa Card

## What is the Family card?

- It's a shared family credit line with accounts for individuals as young as 15 years old.
- It allows you to put parental controls in place – customized spending limits for each family member.

## How does the Family card work?

- The key accountholder is the parent(s) or adult(s) who applies for the Family card.
- From acceptance of an application, the total credit limit is assigned to the key account.
- The interest rate is determined by the type of key account – Visa Classic at 11.9% APR, or VISA Platinum at 8.9% APR. A portion of the the key account is assigned to the other family members, at the key accountholder's discretion.

- Example of account structure:  
 Key account credit limit = \$5,000.00  
 Dependent A (age 16) = 500.00  
 Dependent B (age 18) = 750.00  
 Key account = \$3,750.00
- Example of monthly statement: key account receives the monthly statement.
- The statement shows all charges, balances and minimum payment amounts due.
- Statement shows the total minimum due for the entire Family card.
- You can access your account and pay your bill conveniently via Interra Online banking at [interracu.com](http://interracu.com).

## Earn rewards!

- Earn great rewards through the CURewards® program.
- For every dollar you charge on your Interra Visa credit card (purchases only), you earn one point. You can redeem your points for valuable travel or merchandise awards, including gift cards.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for purchases	11.90% A) Classic 8.90% B) Platinum
APR for balance transfers	11.90% A) Classic 8.90% B) Platinum
APR for cash advances	11.90% A) Classic 8.90% B) Platinum
Paying interest	Your due date is at least 25-days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Federal Reserve Board credit card tips	To learn more about factors to consider when applying for or using a credit card, visit <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .


Fees	
Set up and maintenance fees	None
Transaction fees: Foreign transactions	Up to 1% of each transaction in U.S. dollars
Penalty fees: Late payment Returned payment	\$17.00 \$5.00

**How we will calculate your balance:** We will use a method called "average daily balance (including new purchases)". See your account agreement for more details.

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

The information about the costs of the card described in this application is accurate as of 06/01/2010. This information may have changed after that date. To find out what may have changed, call 574.534.2506 or visit [interracu.com](http://interracu.com), or write Interra Credit Union, PO Box 727, Goshen, IN 46527

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[interracu.com](http://interracu.com)

 Your deposits are insured to \$250,000 per account. By members' choice, this institution is not federally insured.



07/10

