



# VISA Application

Member Account #: \_\_\_\_\_ Security Identification Code of Your Choice: \_\_\_\_\_

Classic     Platinum (\$2,500 minimum)    Credit Limit Requested: \_\_\_\_\_ \$

APPLICANT INFORMATION			
Name	Birthdate	Social Security No.	
Address	City/State/Zip	How Long?	Telephone
Current Employer	Position	How Long?	
Gross Income \$	<input type="checkbox"/> Annual <input type="checkbox"/> Monthly <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly		
Other Income Source		Monthly Amount \$	
Home <input type="checkbox"/> Own <input type="checkbox"/> Living with others <input type="checkbox"/> Rent <input type="checkbox"/> Other, explain _____	Monthly Payment/Rent \$		

CO-APPLICANT INFORMATION (Only necessary if co-applicant is to be contractually liable on the account.)			
Name	Birthdate	Social Security No.	
Address	City/State/Zip	How Long?	Telephone
Current Employer	Position	How Long?	
Gross Income \$	<input type="checkbox"/> Annual <input type="checkbox"/> Monthly <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly		
Other Income Source		Monthly Amount \$	

Have you ever filed bankruptcy?  Yes     No

Any legal proceedings against you?  Yes     No

Do you pay alimony or child support?  Yes     No    If yes, how much? \_\_\_\_\_ \$

All information stated in this application is correct and complete. All undersigned parties agree to abide by the terms of the Credit Card Agreement accompanying the applicable approval letter, and its future revisions thereof. The undersigned authorize the Credit Union to obtain information pertaining to my/our creditworthiness, including consumer credit reports in connection with this application and for any update, renewal or extension of credit; and further authorize the disclosure of information regarding my/our account to credit bureaus and other creditors who inquire about my/our credit standing.

Platinum card applicants – You understand that, if based upon our review, you do not qualify for a Platinum card, you will be considered for a Classic card, with the terms & conditions that apply to that program.

\_\_\_\_\_  
Applicant – Member's Signature

\_\_\_\_\_  
Co-Applicant's Signature

\_\_\_\_\_  
Date

FOR CREDIT UNION USE ONLY	
CARD APPROVED	<input type="checkbox"/> PLATINUM <input type="checkbox"/> CLASSIC
APPROVED BY	DATE APPROVED    /    /
	AMOUNT APPROVED    \$

## Interest Rates and Interest Charges

<b>ANNUAL PERCENTAGE RATE (APR) for purchases</b>	<b>11.90% Classic card</b> <b>8.90% Platinum card</b>
<b>APR for balance transfers</b>	11.90% Classic card 8.90% Platinum card
<b>APR for cash advances</b>	11.90% Classic card 8.90% Platinum card
<b>Paying interest</b>	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.
<b>Federal Reserve Board credit card tips</b>	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

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

**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 01/01/2011. 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.