



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) = 250.00
 - Dependent B (age 18) = 750.00
 - Key account = \$4,000.00
- 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 for instant access and account management.

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. The more points you save, the greater your reward.

Annual Percentage Rate (APR) for purchases	A) Classic 11.90% B) Platinum 8.90%
Other APRs	A) 11.90% on cash advances A) 11.90% on balance transfers B) 8.90% on cash advances B) 8.90% on balance transfers
Variable rate	N/A
Annual fee	None
Minimum finance charge	None
Transaction fee for purchases & cash advances	None
Grace period for repayment of the balances of purchases	25 days
Method of computing the balance for purchases & cash advances	Average daily balance (including new transactions)
Balance transfer fee	None
Late payment fee	\$17.00 (more than 10 days past the due date)
Over the credit limit fee	\$20.00
Foreign transaction fee	Up to 1%
Card center phone payment fee	\$5.00

Goshen – Downtown • College Green • Monroe • Peddlers Crossing
Elkhart • Middlebury • Millersburg • Nappanee • New Paris • Wakarusa

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