

VISA APPLICATION AND AGREEMENT

This statement is submitted to obtain credit and I (we) certify that all information 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. If this application is approved and a VISA CARD(s) issued, the above signed applicant(s) by signing, using or permitting another to use the VISA CARD(s) will be bound by the terms and conditions accompanying the VISA CARD(s) and all amendments. Your signature(s) represents acknowledgement of receipt and agreement of the terms and conditions of the VISA CARD agreement.

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Collateral securing other loans you have with the Credit Union shall also secure the VISA CARD(s). The Cardholder pledges and grants to the Credit Union a security interest in all funds and monies deposited into any deposit account now or hereafter to secure this debt and all other debts now or hereafter owed you including all debts incurred by credit card transactions and overdrafts.

AUTOMATIC PAYMENT INFORMATION

I want my account paid automatically on the due date:

_____ YES _____ NO

PAYMENT METHOD:

_____ Regular Minimum Payment

_____ Full Balance

_____ Fixed Amount of \$ _____
(must be at least 3% of credit limit)

Payment Protection

Life & Disability Insurance is available for a nominal cost. If you are interested in this additional protection, please check here.

Pledges of Shares

By signing below, you pledge the following share holdings with us to secure your VISA account.

ACCOUNT #	AMOUNT
_____	_____

Signature X _____

Date _____

Main Office

3306 North Clinton Street
Lobby Open 9:00 – 5:00 M-Th
9:00 – 5:30 Fri
Drive-up 9:00 – 6:30 Mon – Th
8:30 – 6:30 Fri
Fax: (260) 482-7999

www.fpccfcu.org

Credit Card Application



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Account Number _____

Name _____

Address _____

City _____ State _____ Zip _____

Business Phone _____

Home Phone _____

E-mail Address _____

Social Security _____

Date of Birth _____

Employer _____

Hire Date _____

Gross Annual Income* _____

Credit Limit Requested _____

Mortgage/Rent Pmt. _____

How long at current address _____

Mother's Maiden Name _____

Signature X _____

Joint Name _____

Social Security _____

Date of Birth _____

Employer _____

Hire Date _____

Business Phone _____

Income* _____

Signature X _____

*Alimony, Child Support or separate maintenance need not be revealed if you do not wish to have it considered for repaying this obligation.

Please include a pay stub or other form of income verification with this application.

Please choose the type of credit card that's right for you.

CLASSIC REBATE VISA

CLASSIC VISA

Classic Rebate VISA (up to 1% cash back)

Annual percentage rate (APR) for purchases	13.9%
Other APRs	Cash Advance APRs: 13.9% Balance Transfer APR: 13.9%
Variable rate information	N/A
Grace period for repayment of the balance for purchases	25 days before a finance charge will be imposed
Method of computing the balance for purchase	Average Daily Balance
Annual Fees	None
Minimum Finance Charge	None
Foreign Transaction Fee	1.00%

Classic VISA

Annual percentage rate (APR) for purchases	12.5%
Other APRs	Cash Advance APRs: 12.5% Balance Transfer APR: 12.5%
Variable rate information	N/A
Grace period for payment of the balance for purchases	25 days before a finance charge will be imposed
Method of computing the balance for purchase	Average Daily Balance
Annual Fees	None
Minimum Finance Charge	None
Foreign Transaction Fee	1.00%

APR stands for Annual Percentage Rate.

The following applies to both the Classic Visa and the Rebate Visa:

Transaction Fee for Purchases:	None
Transaction Fee for Cash Advances:	None
Balance Transfer Fees:	None
Late Payment Fee:	\$25.00
Over the credit limit Fee:	\$25.00
Foreign Transaction Fee:	1.00 %

Credit Card Disclosure Information