



MEMBER EXPRESS VISA APPLICATION

- **12.9% APR**
- **NO ANNUAL FEE**
- **NO CASH ADVANCE TRANSACTION FEES**
- **25 DAY GRACE PERIOD ON PURCHASES!**

Member Name		Social Security #		Work Phone #	
Home Address		City	State	Zip	Years There
Employer	Start Date	Yearly Gross Income *		Mortgage/Rent Payment	
Joint Applicant Name		Social Security Number		Work Phone #	
Employer	Start Date	Yearly Gross Income*		Birth Date	
Member Cell Phone #			Joint Applicant Cell Phone #		
Member Account #		Requested Credit Limit		PROVIDE VERIFICATION OF ANY INCOME TO BE CONSIDERED FOR ALL APPLICANTS	

*Notice: Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered.

The information in this application is true and may be relied on in evaluating this loan request. You are authorized to check my credit and employment plus answer any questions regarding my credit experience with you. I understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions.

X _____ X _____
 Member's Signature Date Joint Applicant's Signature Date

SUMMARY OF TERMS AND CONDITIONS

Annual Percentage Rate	12.9% Fixed
Annual Fee	None
Grace Period for Purchases	25 days
Minimum Finance Charge	None
Method of Computing the Balance for Purchases	Average Daily Balance (Including New Purchases)
Late Fee on Purchases and Cash Advances	\$20.00
Over the Credit Limit Fee	\$20.00
Cash Advance Transaction Fee	None
For Credit Union Use Only Credit Limit \$ _____	APPROVED __ DENIED __
Credit Card Account # _____	.
Member Credit Union Account # _____	LOAN OFFICER _____
Comments/Conditions: _____	Date: _____

