

**CREDIT CARD APPLICATION**

Bank # \_\_\_\_\_  
Agent # **0580**

**APPLICATION OMISSIONS MAY BE GROUNDS FOR DENIAL. PLEASE COMPLETE THIS APPLICATION IN DARK BLUE OR BLACK INK.**

THE FOLLOWING INFORMATION IS GIVEN FOR THE PURPOSES OF OBTAINING A:

VISA) PLATINUM      VISA® CLASSIC      VISA®GOLD      CREDIT LINE DESIRED: \$ \_\_\_\_\_

**APPLICANT INFORMATION**

NAME (FIRST, MIDDLE INITIAL, LAST)      BIRTHDATE      SOC SEC NO

---

ADDRESS      CITY      STATE/ZIP      HOW LONG      PHONE

---

EMPLOYER      POSITION      HOW LONG      BUS. PHONE

---

GROSS MONTHLY INCOME  
\$ \_\_\_\_\_

OTHER INCOME (ALIMONY, SEPARATE MAINTENANCE OR CHILD SUPPORT NEED NOT BE REVEALED IF YOU DO NOT WISH TO HAVE IT CONSIDERED AS A BASIS FOR REPAYMENT.)

**CO-APPLICANT INFORMATION**

NAME (FIRST, MIDDLE INITIAL, LAST)      RELATIONSHIP TO APPLICANT      BIRTHDATE      SOC SEC NO

---

ADDRESS      CITY      STATE/ZIP      HOW LONG      PHONE

---

EMPLOYER      POSITION      HOW LONG      BUS. PHONE

---

GROSS MONTHLY INCOME  
\$ \_\_\_\_\_

OTHER INCOME (ALIMONY, SEPARATE MAINTENANCE OR CHILD SUPPORT NEED NOT BE REVEALED IF YOU DO NOT WISH TO HAVE IT CONSIDERED AS A BASIS FOR REPAYMENT.)

**FINANCIAL REFERENCES**

APPLICANT			CO-APPLICANT		
OWN HOME	MONTHLY PAYMENT	LANDLORD/MORTGAGE HOLDER	OWN HOME	MONTHLY PAYMENT	LANDLORD/MORTGAGE HOLDER
RENT	\$ _____		RENT	\$ _____	
BANK	CHECKING SAVINGS	LOAN	BANK	CHECKING SAVINGS	LOAN

**BALANCE TRANSFER OPTION**

Now there is an easy convenient way for you to transfer the balance on your old account or to consolidate several account balances on your new VISA account. Simply fill in all the information below and sign. We'll take care of sending the check(s) plus we will send you a confirmation letter for your records.

Issuer's Account # \_\_\_\_\_ Amount to Transfer \_\_\_\_\_ Issuer To Pay \_\_\_\_\_  
Issuer's Payment Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Issuer's Account # \_\_\_\_\_ Amount to Transfer \_\_\_\_\_ Issuer To Pay \_\_\_\_\_  
Issuer's Payment Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

By signing below, I authorize you to bill my account in the full partial amount(s), listed. I understand that I will receive a detail summary confirmation advising me when payment was rendered or if you were unable to process my transfer request(s) for any reason. I understand that I am responsible for any charges billed to me for the accounts indicated.

**SIGNATURES**

**INITIAL FOR ONLINE ACCESS** \_\_\_\_\_ Emergency Cash and Card Replacement Security Code \_\_\_\_\_  
(Mother's Maiden Name)

I represent that this information is true and complete, and authorized the creditor to verify the information concerning my credit standing and to furnish credit information to others. I agree to be bound by the Regulations received with my card, which includes an annual membership fee that is not refundable, except as otherwise provided by law. Each person signing this application will be obligated according to the terms of the Regulations.

Signature      Date      Signature      Date  
**X** of Applicant \_\_\_\_\_      \_\_\_\_\_      **X** of Co-Applicant \_\_\_\_\_      \_\_\_\_\_

PLEASE DO NOT WRITE BELOW THIS LINE

NEW REISSUE      FILE # \_\_\_\_\_      BANK # \_\_\_\_\_  
LIMIT INCREASE      TYPE CARD \_\_\_\_\_      APPROVED \_\_\_\_\_      AGENT # **0580**      DATE \_\_\_\_\_  
BALANCE TRANSFER      ACCOUNT # \_\_\_\_\_      LIMIT \$ \_\_\_\_\_  
ADD CARDHOLDER  
CO-SIGNER

**DETAILS OF OFFER AND ACCOUNT INFORMATION**

<b>Annual Fee</b>	Visa Classic \$25.00
<b>Annual Percentage Rate (APR) for purchases</b>	Visa Platinum: <b>3.90%</b> Fixed for 6 months, after that <b>10.90%</b> Visa Gold: <b>11.90%</b> Visa Classic: <b>17.9%</b> Fixed
<b>Annual Percentage Rate (APR) for cash advances and balance transfers</b>	Visa Platinum: <b>3.9%</b> Fixed for 6 months, after that <b>10.90%</b> . Visa Gold: <b>11.90%</b> Visa Classic: <b>17.9%</b> Fixed
<b>Variable rate information</b>	The APR may vary. Visa Platinum: rate is determined by adding 5.9% to the *Prime Rate Visa Gold: rate is determined by adding 6.9% to the *Prime Rate
<b>Grace Period for repayment of balance for purchases</b>	You have 25 days to repay your balance for purchases before a finance charge on purchases will be imposed.
<b>Minimum finance charge</b>	Visa Platinum - \$.50
<b>Method of computing the balance for purchases</b>	Average Daily Balance (including new transactions).
<b>Transaction fees for cash advances and fees for paying late or exceeding the credit limit</b>	Fees for Cash Advances: Visa Classic - \$2.00 MIN, \$10.00 MAX Visa Gold - \$2.00 MIN, \$10.00 MAX Visa Platinum - \$5.00 MIN, No MAX Over-the-credit-limit fee: A fixed fee of \$15.00 Late-payment fee: A fee of \$10.00 or 10% of the outstanding balance, whichever is lesser, will be charged to any late payments.
<b>Balance Transfer Fees</b>	None

\*Printed June 23, 2008. The above information was accurate as of that date and is subject to change. Customers can call 1-800-508-2265 to determine if any information has been changed since June 23, 2008. The current Prime Rate is 5.00%. The Prime Rate used to determine your APR is the rate published in the "Money Rates" section of the Wall Street Journal on the first day of each month and will take effect on the first day of the following month.