



P.O. Box 2659  
Smyrna, TN 37167  
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ACCOUNT NUMBER

☐ Visa Classic

☐ Visa Platinum

**CREDIT CARD  
APPLICATION**

**Page 2 contains a summary of this credit card account – please be sure to read it before signing this application.**

Married persons may apply for an individual account.

**IMPORTANT: READ THIS SECTION CAREFULLY BEFORE CHECKING THE APPROPRIATE BOX(ES).**

**INDIVIDUAL CREDIT.** Complete Borrower column. Complete information about your spouse (Co-Borrower column) if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), or if your spouse will use the Account, or information about the person making payments if you are relying on alimony, spousal support, child support or separate maintenance as a basis for repayment of the credit requested.

**JOINT CREDIT.** Complete all sections with information about you and your Other Applicant. Please initial below the Joint Credit box to show your intent.

**CREDIT CARD REQUEST**

<input type="checkbox"/> INDIVIDUAL ACCOUNT	<input type="checkbox"/> INDIVIDUAL ACCOUNT With authorized user	REQUESTED LIMIT
<input type="checkbox"/> JOINT ACCOUNT We intend to apply for joint credit		

Borrower				BORROWER INFORMATION				Co-Maker/Non-Applicant Co-Borrower							
Borrower's Name (Last, First, Middle, include Sr./Jr. if applicable)								Co-Borrower's Name (Last, First, Middle, include Sr./Jr. if applicable)							
Address (Street, City, State, Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. of Years								Address (Street, City, State, Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. of Years							
Home Telephone Number		Housing Pmt		Social Security Number		Date of Birth		Home Telephone Number		Housing Pmt		Social Security Number		Date of Birth	
Driver's License No./State		Complete for joint, secured credit or if you live in a community property state <input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED <input type="checkbox"/> SEPARATED				No. of Dependents (Excluding self)		Driver's License No./State		Complete for joint, secured credit or if you live in a community property state <input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED <input type="checkbox"/> SEPARATED				No. of Depend. (Excluding self)	

Borrower				EMPLOYMENT INFORMATION				Co-Maker/Non-Applicant Co-Borrower									
Employer								Employer									
Address (Street, City, State, Zip)								Address (Street, City, State, Zip)									
Position or Job Title				Supervisor				Position or Job Title				Supervisor					
Telephone Number		Hire Date		Monthly Salary		Telephone Number		Hire Date		Monthly Salary		Telephone Number		Hire Date		Monthly Salary	

Borrower		OTHER INCOME		Co-Maker/Non-Applicant Co-Borrower			
<b>You need not list income from alimony, child support or separate maintenance unless you wish it considered for purposes of granting this credit.</b>							
Type of Other Income		Monthly Amount		Type of Income		Monthly Amount	
Is any income likely to be reduced before the credit requested is paid off?		<input type="checkbox"/> YES <input type="checkbox"/> NO		Is any income likely to be reduced before the credit requested is paid off?		<input type="checkbox"/> YES <input type="checkbox"/> NO	

By signing below, I certify that the information on both sides of this application and on any attachments, both written or printed is true and correct and represents my current financial condition accurately, and that I have no other debts than those stated. If there are important changes, I will notify you in writing immediately. I understand that any false statements or willful over-evaluation of land, property or security for the purpose of influencing in any way the action of any federally insured credit union upon any loan application is a violation of Section 1014, Title 18, U.S. Code.

I hereby agree to grant the credit union a security interest in all present and future shares and deposits with the credit union except Individual Retirement Account(s) and other accounts which provide tax benefits under federal or state law to secure this VISA® account. Upon default, I agree that the credit union may apply any or all of my shares and deposits to pay amounts due, or to pay the entire balance due on the account. I also agree to grant the credit union a security interest in collateral (other than real estate or my residence) securing other loans with the Credit Union to secure credit. You acknowledge having received and read the Interest Rate, Interest Charges, and Fees Addendum attached to this application.

I authorize you to gather whatever credit and employment information you consider necessary and appropriate. I authorize you to give information concerning your credit experience with me to others. I understand that you will retain this application whether or not credit is approved. If this application is signed by more than one person, the words "I" and "my" shall mean all those who sign the application. I acknowledge receipt of, and agree to, the terms of the Visa Agreement.

**PLEASE SUBMIT COPY OF CURRENT PAYCHECK STUB OR OTHER DOCUMENTATION FOR TOTAL INCOME.**

X \_\_\_\_\_ X \_\_\_\_\_  
Borrower's Signature Date Other Signature (if applicable) Date

**OFFICE USE ONLY**

Date	<input type="checkbox"/> Approved	<input type="checkbox"/> Denied	Amount
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X \_\_\_\_\_ X \_\_\_\_\_  
Loan Officer Signature Date Loan Officer Signature Date

<b>Interest Rates and Interest Charges</b>		
<b>Annual Percentage Rate (APR) for Purchases</b>	9.90% - 12.50%	non-variable rate
<b>APR for Balance Transfers</b>	9.90% - 12.50%	non-variable rate
<b>APR for Cash Advances</b>	9.90% - 12.50%	non-variable rate
<b>How to Avoid Paying Interest on Purchases</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.	
<b>Minimum Interest Charge</b>	If you are charged interest, there is a minimum interest charge of \$0.50.	
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at: <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>	

<b>Fees</b>	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
• Cash Advance	1% for each Cash Advance at the Credit Union's office; 3% at all other locations.
• Balance Transfer	1% for each Balance Transfer at the Credit Union's office; 3% at all other locations.
• Foreign Transaction	1% of each multiple currency transaction in U.S. dollars. 0.80% of each single currency transaction in U.S. dollars.
<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$20</b>
• Returned Payment	Up to <b>\$35</b>
• Rush Order	<b>\$50</b>
• Stop Payment	<b>\$35</b>

**How we will calculate your balance:** We use the method called "average daily balance (including new purchases)."

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

**Other Disclosures**

Late Payment: **\$20** or the minimum payment due, whichever is less, if we do not receive at least the minimum payment due by the due date disclosed on your billing statement.

Returned Payment: **\$35** or the minimum payment due, whichever is less.

Rush Order: **\$50**

Stop Payment: **\$35**