

VISA CREDIT APPLICATION

Check Account Choice: Only One

Credit Limit Requested \$ _____

Individual Account Joint Account Credit Limit Increase

Applicant					Spouse/Co-Applicant								
Last Name		First	M.I.		Last Name		First	M.I.					
Social Security		Date of Birth		Home Telephone #	Social Security		Date of Birth		Home Telephone #				
Current Street Address		City	State	Zip Code	How Long (yrs)?		Current Street Address		City	State	Zip Code	How Long (yrs)?	
<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other		Monthly Payment \$			<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other		Monthly Payment \$						
Name and Address of Landlord or Mortgage Company					Name and Address of Landlord or Mortgage Company								
Former Address, if current address is less than 3 yrs.(City, State, Zip Code)					Former Address, if current address is less than 3 yrs.(City, State, Zip Code)								
Nearest Relative (not living with you)		Home Phone #		Relationship		Nearest Relative (not living with you)		Home Phone #		Relationship			
Current Employer		Telephone #		How Long (yrs)?		Current Employer		Telephone #		How Long (yrs)?			
Position/Occupation		Work Phone			Position/Occupation		Work Phone						
Monthly Gross Income \$					Monthly Gross Income \$								
Former Employer		Position		How Long (yrs)?		Former Employer		Position		How Long (yrs)?			
Source of Additional Income†		Amount per month			Source of Additional Income†		Amount per month						

† You need not furnish alimony, child support, or maintenance income if you do not want us to consider it in evaluating your application. Attach Additional Sheet If Necessary.

CREDIT INFORMATION

Bank Name and Address		Branch	
		Loans <input type="checkbox"/> Open <input type="checkbox"/> Closed	
Checking Account Number / Name Listed		Savings Account Number / Name Listed	

CREDIT DISCLOSURES

	Annual Percentage Rate (APR) for Purchases	Annual Percentage Rate (APR) for Balance Transfers	Other APRs	Annual Membership Fee	Late Payment Fee	Over the Limit Fee	Cash Advance Fee	Balance Transfer Fee
Visa Gold	9.9%	9.9%	Cash Advance APR: 9.9% Penalty Rate: 13.9%	NONE	\$29.00	\$29.00	NONE	NONE
Classic & Secured	14.88%	14.88%	Cash Advance APR: 14.88% Penalty Rate: 18.9%	Visa Classic- NONE Visa Secured-\$12.00	\$29.00	\$29.00	NONE	NONE
Visa Blue	16.8%	16.8%	Cash Advance APR: 16.8% Penalty Rate: 21.9%	\$50.00	\$29.00	\$29.00	NONE	NONE

Method of Computing Balance for Purchases • Average Daily Balance Including New Purchases • Grace Period For Purchases • 25 Days**

**A finance charge will be imposed on Credit Purchases only if you elect not to pay the entire new balance shown on your monthly statement for the previous billing cycle within 25 days from the closing date of that statement. If you elect not to pay the entire new balance shown on your previous monthly statement within that 25-day period, a finance charge will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new Credit Purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire new balance is paid in full or until the date of payment if more than 25 days from the closing date. The finance charge for a billing cycle is computed by applying the monthly periodic rate to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account, and subtracting any payments as received or credits as posted to your account, but excluding any unpaid finance charges. A finance charge will be imposed on Cash Advances from the date made or from the first day of the billing cycle in which the Cash Advance is posted to your account, whichever is later, and will continue to accrue until the date of payment. Payment is due on or before due date. Late payment fee will be assessed the next day. There will be a \$20.00 return check charge. If your payment is late more than once, your interest rate will be increased to the stated penalty rate.

You or your spouse and dependent children up to age 19 (age 23 if a full time student at an accredited school or college) are automatically covered with common carrier travel accident insurance every time you travel by air, bus, train, ship, taxi or any other common carrier anywhere in the world when you charge your entire fare to our card.

IMPORTANT: In order to be considered for a Visa card, you must be a member of USA One National Credit Union with a minimum balance of \$25.00 in your Share (Savings) Account. The minimum balance must be maintained for as long as you have a Visa card.

MANDATORY SIGNATURE(S) Applicants signature is mandatory as a condition of receiving a Visa account.

PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING: This statement is submitted to obtain credit and I / We certify that all information herein is true and complete. I / We agree that inquiries may be made to verify information and that credit references or verification may be given based on inquiries from other parties. This offer is subject to the credit policies of this institution. I / We agree to be bound by the terms and conditions of the cardholder agreement, a copy of which will be mailed to the applicant if this application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicant's use. If this is a joint application, the undersigned shall be jointly and severally liable for any and all credit extended from time to time.

X _____ **X** _____
Applicant Signature Date Co-Applicant Signature Date

MANDATORY SIGNATURE(S) for PLEDGE OF SHARES Applicants signature for Pledge of Shares is mandatory as a condition of receiving a Visa account.

PLEDGE OF SHARES. By signing below, you pledge and grant to USA ONE NATIONAL CREDIT UNION a security interest in all of your shareholdings with USA ONE NATIONAL CREDIT UNION, including shares and future payments on shares, to secure your Visa account. You authorize USA ONE NATIONAL CREDIT UNION to apply these shareholdings to pay any amount due on the account under this agreement if you should default.

X _____ **X** _____
Applicant Signature/Share Account Number Date Co-Applicant Signature/Share Account

††The **Visa Blue** Program requires a \$200.00 minimum balance in your USA One Share(Savings)Account upon issuance of your Visa Card. You may take a cash advance to fund your account. Note: This will reduce your available credit.

Yes, I authorize you to charge my Visa for my \$200.00 Credit Union Commitment.

X _____
Date

At the date this application was printed (shown in the lower right-hand corner - this side) the information listed above was accurate. Because rates and terms are subject to change, you may contact us for the current information. Please refer to the address and telephone number below.