

Loan & Visa Application

TYPE OF ACCOUNT REQUESTED

YOU AND YOURS MEANS APPLICANT & CO-APPLICANT. Please check the appropriate box.

Individual. Complete "Applicant" Section if you are applying for an individual account in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested.
Complete **all Sections** if you are applying for an individual account, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, providing information in the Co-Applicant Section about the person on whose alimony, support, or maintenance payments or income of assets you are relying. If you reside in a community property state or income is derived from a community property state, all Sections of the application should be completed.

Joint. Complete **all Sections** if you are applying for a joint account or an account that you and another person will use.

Auto Loan Personal Loan Line of Credit RV Loan Home Equity Loan Amount Requested: \$ _____

Visa Amount Requested: \$ _____

Additional Information: _____

APPLICANT INFORMATION

Applicant's Name			Member Account #
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Social Security #	Date of Birth	Driver's License (DL)#	DL Issuing State & Issue Date / Expiration Date
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Physical Address: Street, City, State and Zip	<input type="checkbox"/> Rent \$ _____ monthly <input type="checkbox"/> Own \$ _____ monthly (include taxes) How long at residence?
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Mailing Address (If Different Than Physical Address)	email Address
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Home Phone #	Work Phone #	Cell Phone #	Alternate email Address
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Borrower's Present Employer	<i>If Self-Employed or Commissioned, Please Submit Full Copies of Last Two Years Income Tax Returns.</i>		
	Monthly Income \$	Hired Date :	

Employer's Address

Additional Income Source: _____ Monthly Amount \$ _____
Income from alimony, child support, or separate maintenance payments need not be revealed if you do not wish us to consider it.

CO-APPLICANT INFORMATION

Co-Applicant's Name			Member Account #
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Social Security Number	Date Of Birth	Driver's License (DL)#	DL Issuing State & Issue Date / Expiration Date
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Physical Address: Street, City, State, And Zip	<input type="checkbox"/> Rent \$ _____ monthly <input type="checkbox"/> Own \$ _____ monthly (include taxes) How long at residence?
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Mailing Address (If Different Than Physical Address)	email Address
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Home Phone #	Work Phone #	Cell Phone #	Alternate email Address
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Co-Borrower's Present Employer	<i>If Self-Employed or Commissioned, Please Submit Full Copies of Last Two Years Income Tax Returns.</i>		
	Monthly Income \$	Hired Date :	

Employer's Address

Additional Income Source: _____ Monthly Amount \$ _____
Income from alimony, child support, or separate maintenance payments need not be revealed if you do not wish us to consider it.

PERSONAL REFERENCES

Name	Address	Phone	Relationship
Name	Address	Phone	Relationship

APPLICATION SIGNATURES

By signing below, you certify that the information on this Application is complete, true, and submitted for the purpose of obtaining credit and you agree: (a) that the Credit Union can use credit reporting agencies or otherwise verify the information on this Application; (b) that the Credit Union can tell others about its credit experience with you and receive information from others about your credit history and performance; and (c) that you will give the Credit Union your new address if you move and that all notices and statements from the Credit Union may be sent to the address(es) shown on this Application or an address correction received from the U.S. Postal Service for any applicant or authorized user. Signature by two persons below indicates intent to apply for joint credit.

BORROWER _____ DATE _____

BORROWER _____ DATE _____

DEBT PROTECTION

DEBT PROTECTION IS OPTIONAL AND VOLUNTARY AND NOT A CONDITION FOR OBTAINING A LOAN OR LINE OF CREDIT.

Are you interested in having your loan protected? YES NO

If you answer YES, Providence Federal Credit Union will disclose the cost of this voluntary Debt Protection to you. A separate election that discloses the terms and conditions must be signed for protection to be effective.

VISA ACCOUNT DISCLOSURES

INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases	<p>8.75% - VISA Platinum</p> <p>11.75% - VISA Classic</p> <p>18.00% - VISA New Beginnings</p>
APR for Balance Transfers	<p>4.99% VISA introductory APR for VISA Platinum that applies for 12 months from the date of the transfer</p> <p>7.99% introductory APR for VISA Classic that applies for 12 months from the date of the transfer</p> <p>After that, the APR will be 8.75% for VISA Platinum and 11.75% for VISA Classic.</p> <p>18.00% - VISA New Beginnings</p>
APR for Cash Advances	<p>8.75% – VISA Platinum</p> <p>11.75% – VISA Classic</p> <p>18.00% – VISA New Beginnings</p>
Paying Interest	Your due date is approximately 25 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .

FEES

Annual Fee	<p>None – VISA Platinum</p> <p>None – VISA Classic</p> <p>\$12 – VISA New Beginnings</p>
Transaction Fees • Foreign Transaction Fee	Up to 1% of the US dollar amount of the foreign transaction
Penalty Fees • Late Payment Fee • Returned Check Fee • Card Replacement Fee	<p>\$20</p> <p>\$20</p> <p>\$15</p>

How We Will Calculate Your Balance: We use a 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 Credit Card Account Agreement

These Account Disclosures for the VISA Credit Card are part of and integrated with your VISA Credit Card Agreement with Providence Federal Credit Union. We reserve the right to amend the VISA Credit Card Agreement as permitted by law. The above rates and fees are effective as of February 1, 2012.