


CREDIT CARD APPLICATION

APPLICANT INFORMATION			
Credit Union Account # _____ Please check one: <input type="checkbox"/> Individual Account <input type="checkbox"/> Joint Account	Which Card you are applying for: <input type="checkbox"/> VISA Platinum Prime (\$500- \$5,000) <input type="checkbox"/> VISA Platinum Premier with Rewards (\$5,000-10,000)		
			
Credit Limit Requested (maximum \$10,000): _____ (Please inquire for credit limit greater than \$10,000)			
Last Name:	First Name:	Middle:	SSN:
Date of birth:	SSN:	Phone:	
Current address:		City:	State: ZIP Code:
<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Neither (Please check one)	Monthly payment or rent \$:	Mortgage Balance \$:	Years at address:
Previous address(If <3 years at present):		City:	State: ZIP Code:
Driver's License Number		Driver's License State:	

EMPLOYMENT INFORMATION			
Current employer:	Position:	Self employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Employer address:		Business Phone:	
Annual gross income	Payroll Type: <input type="checkbox"/> Hourly <input type="checkbox"/> Salary (Please check one)	Years at current Employer:	
Other income source (if any):		Other Income Amount \$:*	
Name of nearest relative (not residing with you):		Relationship:	Phone:
Address:		City:	State: ZIP Code:

*You need not furnish Alimony, Child Support or Maintenance Income information if you do not want us to consider it in evaluating your application.

Have you ever had a car or other personal property repossessed by a dealer or finance company, filed for bankruptcy or been party to a wage assignment or collection suit, or have you ever been declined for a loan or credit application by this Credit Union? **YES** **NO**
 (If your answer to any part of the above question is yes, please give details on an additional sheet)

CO-APPLICANT INFORMATION (COMPLETE ONLY IF APPLYING FOR A JOINT ACCOUNT)			
Last Name:	First Name:	Middle:	
Date of birth:	SSN:	Home Phone:	
Current address:		City:	State: ZIP Code:
<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Neither (Please check one)	Years at address:	Monthly payment \$:	Mortgage Balance \$:
Current employer:		Years at employer:	Self employed: <input type="checkbox"/> Yes <input type="checkbox"/> No
Employer address:		City:	State: ZIP Code:
Position:		Payroll Type: <input type="checkbox"/> Hourly <input type="checkbox"/> Salary (Please check one)	Annual gross income \$:

*You need not furnish Alimony, Child Support or Maintenance Income information if you do not want us to consider it in evaluating your application.

CREDIT CARD DISCLOSURES										
Card Type	Annual Percentage Rate (APR) For Purchases	Annual Percentage Rate (Fixed Punitive Rate) For Delinquent Accounts	** Grace Period	Method Of Computing The Balance For Purchases	Annual Fee	Late Fee	Over Limit Fee	Return Check Fee	Transaction Fee For Purchases & Cash Advances	Replacement Card Fee
VISA PLATINUM PRIME	Fixed Rate 15.4% APR	The APR will increase to the Fixed APR of 18.00% if any of the following occur in a 12 month period: 30 days delinquent <u>more</u> than once; or 60 days delinquent <u>once</u> .	25 Days	Average Daily Balance	\$20 per card	\$35	\$30	\$35	None	\$10
VISA PLATINUM PREMIER WITH REWARDS	*Variable Rate , which may change quarterly based on the U.S. Prime Rate plus*6.25% CURRENTLY (10/01/09): *9.5 %				\$10 per card					

The above information is accurate as of 10/01/09. Rates, Fees & Terms are subject to change; however you will be notified 45 days in advance of any increase in the APR or fees along with the "Notice of Right to Cancel". To inquire about out any changes call us at (201)743-5355

*The Variable Rate is determined by adding 6.25% to the U.S. Prime Rate as reported in the "Money Rates" table of the Wall Street Journal on the first Monday of March, June, September and December.

**The Grace Period does not apply to Cash Advances of Convenience Checks.

SIGNATURE(S)	
I (We) authorize any person, firm, corporation or personnel office to furnish upon the request of the Financial Assurance Federal Credit Union, information regarding my employment status. The above statements are submitted for the purpose of obtaining credit and are certified to be true, complete and correct. I (We) also authorize the Credit Union to verify or obtain further information which the Credit Union may deem necessary concerning my (our) credit standing. If you update, renew or extend my (our) line of credit, you may request a new credit report without telling me (us). I (We) understand that if this application is approved and a Visa card(s) is (are) issued, the undersigned applicant(s) by signing, using or permitting another person to use the Visa card(s) agree that the applicant(s) will be bound by the terms, conditions and all amendments of the forthcoming agreement.	
Signature of applicant X	Date
Signature of co-applicant, if for joint account X	Date