

# ***Our Credit Card is Different from Everyone else's Credit Card!***

*(And that's exactly why you'll like it.)*



## **VISA APPLICATION REQUIREMENTS**

- 1 – Complete Application (reverse side of this sheet)*
- 2 – Verification of all income for each Applicant. (Copies of last 2 paystubs or a copy of last year's tax returns)*
- 3 – All Applicants must have an account with the White River  
Credit Union*

## DISCLOSURE HIGHLIGHTS

Annual Percentage Rate (APR) for Purchases	6-month Introductory Rate of 5.90%, then 10.90%
APR for Cash Advance	5.90% during 6-month Introductory period, otherwise 10.90%
APR for Balance Transfer	5.90% during 6-month Introductory period, otherwise 10.90%
Grace Period for Purchases	25 days
Method of Computing the Balance for Purchases	Average Daily Balance (Including new purchases)
Annual Fee	None
Replacement Card Fee	\$5.00
Transaction Fee for Purchases	None
Balance Transfer Fee	None
Late Payment Fee	5.00% of payment due
Minimum Finance Charge	\$1.25
Over-the-Credit-Limit Fee	\$15.00
Non-Sufficient Fund Fee	\$10.00

The information about the costs of the card described in this application is accurate as of 6/1/03. This information may have changed since that date. To find out what may have changed, contact us at the number or location listed at the top of the application.



**WHITE RIVER CREDIT UNION**  
 Po Box 419  
 Rochester, VT 05767  
 (802) 767-3333

PO Box 177  
 Bethel, VT 05032  
 (802) 234-9232

**VISA CLASSIC**  
**Credit Card Application**

**Requested Line of Credit:**  
 \$ \_\_\_\_\_

<b>APPLICANT NAME</b> (Last - First - Initial)		
Mother's Maiden Name		
WRCU Account #	Social Security #	
Birth Date	Home Phone #	Work Phone #
E-Mail Address		
Present Address (Street - City - State - Zip)		
<input type="checkbox"/> Own <input type="checkbox"/> Rent	# Years at this address	
Prior Address (Street - City - State - Zip)		
<input type="checkbox"/> Own <input type="checkbox"/> Rent	# Years at this address	
Name & Address of Current Employer		
Start Date	Position	
NOTICE: Alimony, Child Support, or Separate Maintenance Income need not be revealed if you do not choose to have it considered.		
Employment Income	Other Income	
\$ _____ Per _____	\$ _____ Per _____	
<input type="checkbox"/> Net <input type="checkbox"/> Gross	Source	
Name & Address of Previous Employer:		
Start Date / End Date: _____		

<b>OTHER CO-APPLICANT CO-SIGNER NAME</b> (Last -First-Initial)		
Mother's Maiden Name		
WRCU Account #	Social Security #	
Birth Date	Home Phone #	Work Phone #
E-Mail Address		
Present Address (Street - City - State - Zip)		
<input type="checkbox"/> Own <input type="checkbox"/> Rent	# Years at this address	
Prior Address (Street - City - State - Zip)		
<input type="checkbox"/> Own <input type="checkbox"/> Rent	# Years at this address	
Name & Address of Current Employer		
Start Date	Position	
NOTICE: Alimony, Child Support, or Separate Maintenance Income need not be revealed if you do not choose to have it considered.		
Employment Income	Other Income	
\$ _____ Per _____	\$ _____ Per _____	
<input type="checkbox"/> Net <input type="checkbox"/> Gross	Source	
Name & Address of Previous Employer:		
Start Date / End Date: _____		

What you owe - Collateral	Creditor Name	Account #	Interest Rate	Present Balance	Monthly Payment	Owed by Applicant	Owed by Other

What you own - Collateral	Property Location or Financial Institution	Market Value	Pledged as Collateral for another loan "YES" or "NO"	Owned by Applicant	Owned by Other

Other Information about you - If you answer "YES" to any questions other than #1, explain on an attached sheet	Applicant	Other
1. Are you a United States Citizen or Permanent Resident Alien?		
2. Do you currently have any outstanding judgments or have you ever filed for Bankruptcy, had a debt adjustment plan confirmed under Chapter 13, had property foreclosed upon or repossessed in the last 7 years, or been a party in a lawsuit?		
3. Is your income likely to decline in the next two years?		
4. Are you a Co-Maker, Co-Signer or Guarantor on any loan not listed above? For whom (Name of Others Obligated on Loan): _____ To whom (Name of Creditor): _____		

**SIGNATURES:** I certify that all statements made on this application are true and complete and made to induce the credit union to approve this application. I authorize the White River Credit Union to verify and/or obtain any information necessary to process this application or to collect any credit extended to me. I acknowledge that whether approved or not, this application will remain the property of the Credit Union. I understand that if this is a joint application, each of the undersigned shall be jointly and severally liable for the repayment of all purchases, advances, finance charges and fees that may be due. I understand that if this application is approved and credit card issued, a copy of the cardholder agreement will be sent to me and I agree that by signing, using or permitting another person to use the credit card(s), I will be bound by the terms and conditions of the agreement. "I authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension, or collection of the credit received."

X \_\_\_\_\_ Date  
**Applicant Signature**

X \_\_\_\_\_ Date  
**Co- Applicant Signature / Co-Signer**

**NOTICE TO CO-SIGNER-** Your signature on this note means that you are equally liable for repayment of this loan. If the borrower does not pay, the lender has a legal right to collect from you.