

Credit Card Application

I am applying for . . . Card: Visa Platinum Visa Platinum+Rewards

Ownership: Individual Account Joint Account Credit Line: \$ _____ New Card Credit Line Increase

APPLICANT

Name: _____ Member #: _____ Date of Birth: _____
Last First MI

Social Security #: _____ E-mail Address: _____ Mother's Maiden Name: _____

Address: _____
Street City State Zip

Home Phone: (____) _____ Cell Phone: (____) _____

Length at Current Address: _____ Yrs. _____ Mos. _____ Own \$ _____ Rent \$ _____ Live with Relatives \$ _____

Employer: _____ Years There: _____
If self-employed, send last year's tax form

Gross Monthly Salary: \$ _____ Position: _____ Business Phone: (____) _____ Ext. _____

Previous Address or Employer: _____
If less than two years at current address or employer

*Other Gross Monthly Income: \$ _____ *Alimony, child support or separate maintenance income need not be disclosed if you do not wish to have it considered a basis for repaying this obligation. Proof of income and salary may be required.

Nearest Living Relative (Not Living With You): _____
Name Street Address State/Zip Phone Relationship

CO-APPLICANT

Name: _____ Member #: _____ Date of Birth: _____
Last First MI

Social Security #: _____ E-mail Address: _____ Mother's Maiden Name: _____

Address: _____
Street City State Zip

Home Phone: (____) _____ Cell Phone: (____) _____

Length at Current Address: _____ Yrs. _____ Mos. _____ Own \$ _____ Rent \$ _____ Live with Relatives \$ _____

Employer: _____ Years There: _____
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Name Street Address State/Zip Phone Relationship

Balance Transfer Option (Cash advance fees waived for qualified balance transfers)

Please transfer the balances below to my MHVFCU Visa Credit Card. (Please monitor your account since it may take a full billing cycle for processing.)

Exact Transfer Amount: \$ _____ Account Number (refer to your credit card): _____

Name & Address of Financial Institution: _____

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Name & Address of Financial Institution: _____

Optional Payment Protection (Check protection(s) desired below)

Life, Disability and Involuntary Unemployment No Debt Protection

Payment protection is voluntary and not required to obtain credit. The credit union will disclose the cost of this voluntary coverage to you. A separate enrollment form which discloses the terms and conditions must be signed for protection to become effective.

By completing this form and submitting it, I/we agree to be bound by the Member Visa Agreement which you will send to me. If I/we do not agree to be bound by such agreement, I will immediately cut the card(s) in half and notify you in writing that I have done so, all before the first use of the card(s). I also understand that a credit report may be obtained from one or more consumer reporting agencies (credit bureaus) for approval of this request. By signing this agreement, I understand I/we am giving a security interest in my/our shares and/or deposits in the credit union. I/we have read and understand the disclosure on the bottom of this application.

Signature of Applicant #1: _____ Date: _____ Applicant #2: _____ Date: _____

If this is a joint application, by signing below each applicant certifies his or her intent to apply for joint credit.

Signature of Applicant #1: _____ Date: _____ Applicant #2: _____ Date: _____

Card	Annual Percentage Rate	Annual Fee	Method of Computing the Avg. Balance	Grace Period for Repayment of Purchase Balance	Minimum Finance Charge	Transaction Fees
Visa Platinum	Prime + 1.25% to Prime + 5.90%* 4.9% Fixed APR introductory rate for 6 months. (based on annual review of credit worthiness)	None	Average Daily Balance (including new transactions)	You have 25 days to repay your balance in full before being charged a finance charge for purchases or balance transfers. The grace period does not apply to cash advances and convenience checks.	\$0.50	Over Credit Limit Fee.....\$20 Cash Advance Transaction Fee**.....2% or \$2, whichever is greater, not to exceed \$20 Late Payment Fee***.....\$25 Stop Payment Fee.....\$21 Returned Payment Fee.....\$25
Platinum+ Rewards		\$25				

*Rate adjusts to highest Prime rate + 1.25% to 5.90% (based on annual review of credit worthiness) as printed in the Wall Street Journal on the 15th of March, June, September & December. **Visa Platinum & Platinum+Rewards subject to 9% floor and 18% ceiling (based on credit worthiness), excluding introductory and promotional rates. Contact us at 800.451.8373 or online at MHVFCU.com for current rates. ***Visa Convenience Checks are considered a cash advance. ***A late fee is assessed 10 days after due date.