SYLVANIA AREA
Federal Credit Union
6613 Maplewood Ave., Sylvania, OH
43560 Phone 419-882-3525 Fax
419-885-2604 www.Sylvaniaareafcu.com

A table that includes required credit card disclosures is provided with this Application. To obtain any change in the required information since it was printed, call us at (419) 882-3525.

VISA Credit Card Application

Check below to indicate the type of credit for which you are applying. Married Applicants may apply for a separate account.

❒ **Individual Credit:** You must complete the **Applicant** section about yourself and the **Other** section about your spouse if: (1) you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI); (2) your spouse will use the account; or (3) you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the **Other** section to the extent possible about the person on whose payments you are relying.

❒ **Joint Credit:** Each applicant must **individually** complete the appropriate section below. If Co-Borrower is spouse of the applicant, mark the Co-Applicant box.

Guarantor: Complete the **Other** section if you are a guarantor on an account/loan. ❒ **Credit Limit Requested:** $_____

Applicant

NAME (Last - First - Initial) | ACCOUNT NUMBER

DRIVER'S LICENSE NUMBER / STATE | SOCIAL SECURITY NUMBER

E-MAIL ADDRESS

BIRTH DATE | HOME PHONE ( ) | CELL PHONE ( ) | BUSINESS PHONE/ EXT. ( )

PRESENT ADDRESS (Street - City - State - Zip) | ❒ OWN ❒ RENT | YEARS AT THIS ADDRESS

MORTGAGE/RENT OWED TO:

MORTGAGE BALANCE $ | MONTHLY PAYMENT $ | INTEREST RATE %

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:
❒ MARRIED ❒ SEPARATED ❒ UNMARRIED (Single - Divorced - Widowed)

Employment/Income | START DATE

NAME AND ADDRESS OF EMPLOYER

NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.

EMPLOYMENT INCOME $_____ PER _____ ❒ NET ❒ GROSS

OTHER INCOME $_____ PER _____ SOURCE

Other: ❒ Co-Applicant ❒ Spouse ❒ Other

NAME (Last - First - Initial) | ACCOUNT NUMBER

DRIVER'S LICENSE NUMBER / STATE | SOCIAL SECURITY NUMBER

E-MAIL ADDRESS

BIRTH DATE | HOME PHONE ( ) | CELL PHONE ( ) | BUSINESS PHONE/ EXT. ( )

PRESENT ADDRESS (Street - City - State - Zip) | ❒ OWN ❒ RENT | YEARS AT THIS ADDRESS

MORTGAGE/RENT OWED TO:

MORTGAGE BALANCE $ | MONTHLY PAYMENT $ | INTEREST RATE %

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:
❒ MARRIED ❒ SEPARATED ❒ UNMARRIED (Single - Divorced - Widowed)

Employment/Income | START DATE

NAME AND ADDRESS OF EMPLOYER

NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.

EMPLOYMENT INCOME $_____ PER _____ ❒ NET ❒ GROSS

OTHER INCOME $_____ PER _____ SOURCE

State Law Notices

OHIO RESIDENTS ONLY: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

WISCONSIN RESIDENTS ONLY: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are **not** applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

X

SIGNATURE FOR WISCONSIN RESIDENTS ONLY DATE

Signatures

1. You promise that everything you have stated in this application is correct to the best of your knowledge. If there are any important changes you will notify us in writing immediately. You 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. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a crime to willfully and deliberately provide incomplete or incorrect information in this application.

2. **You understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the credit card agreement and disclosures. You grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. Shares and deposits in an Individual Retirement Account, and any other account that would lose special tax treatment under state or federal law if given as security, are not subject to the security interest you have given in your shares and deposits.**

X (SEAL)

APPLICANT'S SIGNATURE DATE

X (SEAL)

OTHER SIGNATURE DATE

FOR CREDIT UNION USE ONLY ❒ APPROVED ❒ DECLINED NO. OF CARDS _____ CREDIT LIMIT $_____ CREDIT CARD NUMBER _____
CREDIT COMMITTEE OR LOAN OFFICER SIGNATURE _____

LOOK INSIDE FOR IMPORTANT INFORMATION

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VISA

VISA CLASSIC/VISA PLATINUM
Application and Solicitation Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Platinum** **9.99% - 12.99%** **Visa Classic** **14.99% - 16.99%**
APR for Cash Advances	**Visa Platinum** **9.99% - 12.99%** **Visa Classic** **14.99% - 16.99%**
APR for Balance Transfers	**Visa Platinum** **9.99% - 12.99%** **Visa Classic** **14.99% - 16.99%**
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month.
For credit Card Tips from the Consumer Financial Protection Bureau	**To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.**
Fees	
Transaction Fees	
- Cash Advance Fee	**$1.00**
- Foreign Transaction Fee	**1.00%** of each multiple currency transaction in U.S. Dollars
Penalty Fees	
- Late Payment Fee	Up to **$20.00**
- Returned Payment Fee	Up to **$20.00**

How we will calculate your balance. We use a method called “average daily balance (including new purchases)”

Effective Date.
The information about the costs of the card described in this application is accurate as of September 1, 2012.
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	$20.00 or the amount of the required minimum payment, whichever is less.
Returned Payment Fee	$20.00 or the amount of the required minimum payment, whichever is less.
Document Copy Fee	$ 25.00
Emergency Card Replacement Fee	$150.00
Card Replacement Fee	$ 45.00
Card Recovery Fee	$ 65.00
Pay-by-Phone Fee	$ 10.00