

VISA CREDIT CARD APPLICATION



CALIFORNIA BEAR
CREDIT UNION

Applicant having borrowing privilege, if married, may apply for an individual account.

ACCOUNT OWNERSHIP: Individual Joint (For joint credit, you must initial below)

SEE REVERSE FOR IMPORTANT DISCLOSURE ON RATES, FEES, AND OTHER INFORMATION

SECURITY TO BE: Platinum Visa Traditional Visa Secured Visa

Are you interested in a Life & Disability Insurance Protection for this loan?
 Yes No

AMOUNT REQUESTED \$ _____ PURPOSE _____

FOR JOINT CREDIT YOU MUST INITIAL HERE _____ CO-APPLICANT INITIALS _____

CHECK THE APPROPRIATE BOX

If you are applying for an individual account in your own name and are relying on your own income or assets. Complete only Section A.

If you are applying for a joint account or an account that you and another person will use, complete all sections A and B, providing information in B about the joint applicant or user.

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 of repayment of the credit requested, or you live in a community property state, complete all Sections to the extent possible, providing information in Co-Applicant (Section B) about the person on whose alimony, support, or maintenance payments or income or assets you are relying.

SECTION A - APPLICANT

PERSONAL INFORMATION

CREDIT UNION ACCOUNT NO.	SOCIAL SECURITY NO.	DRIVER'S LICENSE NO.	
MARTIAL STATUS: CHECK ONE If you reside in or are relying on property in a community property state (CA) or if you are applying for secured credit or joint account. <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED			
LAST NAME	MIDDLE INITIAL	FIRST NAME	
CURRENT STREET ADDRESS (No P.O. Boxes)	APT. NO.	<input type="checkbox"/> OWN <input type="checkbox"/> RENT	YRS OF RESIDENCE HERE
CITY	STATE	ZIP	MORTGAGE/RENT PER MO.
DATE OF BIRTH	NO. OF DEPENDENTS (NOT INCLUDING YOURSELF)		
DAYTIME CELL PHONE () ()	HOME PHONE () ()		
NEAREST RELATIVE NOT LIVING WITH YOU	THEIR HOME PHONE () ()	RELATIONSHIP	
THEIR ADDRESS (STREET, CITY, STATE & ZIP)			

EMPLOYMENT INCOME

CURRENT EMPLOYER	GROSS MONTHLY SALARY \$
WORK PHONE () ()	YEARS AT THIS POSITION
POSITION / TYPE OF WORK	START DATE
You need not list income from alimony, child support, or separate maintenance unless you wish it considered for purposes of granting this credit.	
LIST ANY TYPE OF OTHER INCOME	GROSS MONTHLY AMOUNT \$

SECTION B - CO-APPLICANT

PERSONAL INFORMATION

CREDIT UNION ACCOUNT NO.	SOCIAL SECURITY NO.	DRIVER'S LICENSE NO.	
MARTIAL STATUS: CHECK ONE If you reside in or are relying on property in a community property state (CA) or if you are applying for secured credit or joint account. <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED			
LAST NAME	MIDDLE INITIAL	FIRST NAME	
CURRENT STREET ADDRESS (No P.O. Boxes)	APT. NO.	<input type="checkbox"/> OWN <input type="checkbox"/> RENT	YRS OF RESIDENCE HERE
CITY	STATE	ZIP	MORTGAGE/RENT PER MO.
DATE OF BIRTH	NO. OF DEPENDENTS (NOT INCLUDING YOURSELF)		
DAYTIME CELL PHONE () ()	HOME PHONE () ()		
NEAREST RELATIVE NOT LIVING WITH YOU	THEIR HOME PHONE () ()	RELATIONSHIP	
THEIR ADDRESS (STREET, CITY, STATE & ZIP)			

EMPLOYMENT INCOME

CURRENT EMPLOYER	GROSS MONTHLY SALARY \$
WORK PHONE () ()	YEARS AT THIS POSITION
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LIST ANY TYPE OF OTHER INCOME	GROSS MONTHLY AMOUNT \$

SIGNATURES

“You” and “Your” mean each and all of the applicants signing below.

- You certify the accuracy of the information given in this application and you will notify the Credit Union in writing immediately if there is any change in your financial condition. It is a violation of Section 1014, Title 18, U.S. Code, to make a false statement or overvalue security for the purpose of influencing the action of any federally insured Credit Union.
- You authorize the Credit Union to gather whatever credit, employment information, tax returns and related information from the Internal Revenue Service that the Credit Union considers appropriate from time to time (you understand that this will assist, for example, in determining your eligibility for renewal of credit and additional extensions of credit). You authorize the Credit Union to give information concerning your credit experience with us to others. You understand and agree that the Credit Union may retain this application and any other credit information the Credit Union may receive.

By signing below or by using or authorizing another to use the Account, you will be bound by the terms and conditions of the applicable California Bear Credit Union disclosure entitled a) Closed-End Note, Truth-In-Lending Disclosure, Loan and Security Agreement or b) VISA Credit Card Disclosure and Agreement, which will be given to you if your application is approved and before the first transaction is made.

X Applicant Signature _____ Date _____

X Co-Applicant Signature (If Applicable) _____ Date _____



Visa Credit Card Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances	<p>Platinum – 9.99%</p> <p>Secured – 16.99%</p> <p>Traditional – 10.99% - 16.99%</p> <p>When you open your account based on your credit worthiness</p>
Penalty APR and When it Applies	<p>PLATINUM: 11.99%*</p> <p>SECURED: 19.99%*</p> <p>TRADITIONAL: 13.99% - 19.99%*</p> <p>When you open your account based on your credit worthiness</p> <p>*This APR may be applied to your account if you:</p> <ol style="list-style-type: none"> 1) Make a late payment 2) Go over your credit limit 3) Make a payment that is returned 4) Do any of the above on another account that you have with us <p>How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charges	None
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 web site of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore
Fees	
Annual Fee	None
Transaction Fees	
<ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	<p>None</p> <p>None</p> <p>None</p>
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Over-the-Credit-Limit • Returned Payment 	<p>\$15.00</p> <p>\$10.00</p> <p>\$30.00</p>