F Drive, Visa Credit, Application Page # 2

VISA APPLICATION

Account Choice: ☐ Individual Account ☐ Joint Account

APPLICANT

Note: All Applicable Sections Should Be Filled Out Completely. If Not, Processing Of Your Application May Be Delayed.

Last Name | First | Middle | Social Security Number

Date of Birth | # of Dependents | Home Phone | Own ☐ Rent ☐ other ☐ | Monthly Payment $

Current Address | City | State | Zip Code | How Long (yrs)

Employer | Self Employed ☐ Yes / No ☐ | Work Phone | How Long (yrs)

Address | Position / Occupation | Monthly Gross Income - $

CO-APPLICANT or SPOUSE

Complete This Section Only If Co-Applicant or Spouse Is Applying For A Joint Account.

Last Name | First | Middle | Social Security Number

Date of Birth | # of Dependents | Home Phone | Own ☐ Rent ☐ other ☐ | Monthly Payment $

Current Address | City | State | Zip Code | How Long (yrs)

Employer | Self Employed ☐ Yes / No ☐ | Work Phone | How Long (yrs)

Address | Position / Occupation | Monthly 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 DISCLOSURES

Annual Percentage Rate for Purchases	**Annual Membership Fee**	Grace Period For Purchases	Method of Computing The Balance For Purchases	Late Payment Fee	Over The Limit Fee	Cash Advance Fee	Cash Advance APR
10.80%	**None**	25 Days*	Average Daily Balance Including New Purchases*	$25.00	$25.00	**4.0%**	**13.80%**

At the date this application was printed (shown at the bottom of the page – this side) the information listed above was accurate. Because rates and terms are subject to change, you may contact us for the current information by writing to the business reply address shown on the reverse side.

*A Finance Charge will be imposed on Credit Purchases only if you elect not to pay the entire New Balance shown on your monthly statement for the previous billing cycle within 25 days from the closing date of that statement. If you elect not to pay the entire New Balance shown on your previous monthly statement within that 25-day period, A Finance Charge will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new Credit Purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire New Balance is paid in full or until the date of payment if more than 25 days from closing date. The Finance Charge for a billing cycle is computed by applying the monthly Periodic Rates to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance f Credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account, and subtracting payments as received and credits as posted to your account, but excluding any unpaid Finance Charges.

A finance charge will be imposed on Cash Advances from the date made or the first day of the billing cycle in which the Cash Advance is posted to your account, whichever is later, and will continue to accrue until the date of payment.

Collection Fees: Up to twenty five (25%0 may be added per note agreement. Up to 33 1/3 % attorney or legal fees per note agreement

SIGNATURE(S)

PLEASE READ THE FOLLOWINGCAREFULLY BEFORE SIGNING: This statement is submitted to obtain credit and I/We certify that all information is true and complete. I/We agree that inquiries may be made to verify information and that credit references or verification may be given based on inquires from other parties. This offer is subject to the credit policies of this institution. I/We agree to be bound by the terms and conditions of the bank card agreement, a copy of which will be mailed to the applicant if this application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicant's use. If this is a joint application, the undersigned shall be jointly and severally liable for any and all credit extended from time to time.

X _____

Applicant Signature

X _____

Co-Applicant Signature Date

TRANSFER OF BALANCE REQUEST

Upon approval, I wish to transfer my present balance on the credit card account(s) listed below to my new credit card account.

Visa Account # _____

MasterCard Account # _____

X _____

Signature

Please send a copy of your last **Statement**

FOR INTERNAL USE ONLY

Visa Account #

Date Approved | Credit Line

Approved By

RICHMOND FIRE DEPARTMENT CREDIT UNION

RFDCUI

VISA

Card

Building a successful financial plan takes the right resources. That why we work hard to provide you with quality financial services and products. Like our convenient, flexible Visa credit card. It's accepted at thousands of locations worldwide for just about any type of purchase you can dream up. And, unlike those big out-of-town institutions, our card comes with the personal, friendly service you've come to expect from us. So, whatever your plans, choose the credit card that gives you all the value and buying power you need to get your projects off the drawing board.