

# VISA® Card Application

I am applying for:  **VISA® Classic** (Minimum \$750.00)  **VISA® Gold** (Minimum \$5,000.00)

NOTICE: Married Applicants may apply for a separate account. Check the appropriate box below to indicate the type of credit for which you are applying. The information about cost of the card described on this application is accurate as of March 19, 2008. If you are applying for a **VISA Gold Card** and do not qualify, we may issue you a **VISA Classic Card**.

**Individual Credit:** Complete Applicant section. Complete other section as follows: Information about the party making the payments. If you are relying on alimony, spousal support, child support or separate/spousal maintenance as a basis for repayment.

**Joint Credit:** Provide information about both of you by completing Applicant and other Applicant sections.

**Credit limit requested**

\$ \_\_\_\_\_

**Number of Cards desired?**  1  2

## APPLICANT

CO-APPLICANT  AUTHORIZED USER  GUARANTOR

Full Name (print) \_\_\_\_\_

Full Name (print) \_\_\_\_\_

Mother's Maiden Name \_\_\_\_\_

Mother's Maiden Name \_\_\_\_\_

Home Address (Street & No.) \_\_\_\_\_

Home Address (Street & No.) \_\_\_\_\_

City-St-Zip \_\_\_\_\_

City-St-Zip \_\_\_\_\_

# Years at the address \_\_\_\_\_

# Years at the address \_\_\_\_\_

Previous home address \_\_\_\_\_

Previous home address \_\_\_\_\_

# Years at the address \_\_\_\_\_

# Years at the address \_\_\_\_\_

Home Phone # \_\_\_\_\_

Home Phone # \_\_\_\_\_

Birthdate \_\_\_\_/\_\_\_\_/\_\_\_\_

Birthdate \_\_\_\_/\_\_\_\_/\_\_\_\_

SS# \_\_\_\_\_

SS# \_\_\_\_\_

Driver's License No. \_\_\_\_\_

Driver's License No. \_\_\_\_\_

State \_\_\_\_\_

State \_\_\_\_\_

**NOTICE:** Alimony, Child Support, or separate maintenance income need not be revealed if you do not choose to have it considered.

Business Phone \_\_\_\_\_

Business Phone \_\_\_\_\_

Gross Annual Income \$ \_\_\_\_\_

Gross Annual Income \$ \_\_\_\_\_

Net Monthly Pay \$ \_\_\_\_\_

Net Monthly Pay \$ \_\_\_\_\_

Other Income \$ \_\_\_\_\_

Other Income \$ \_\_\_\_\_

Current Employer \_\_\_\_\_

Current Employer \_\_\_\_\_

Position \_\_\_\_\_

Position \_\_\_\_\_

Length of Employment \_\_\_\_\_

Length of Employment \_\_\_\_\_

Previous Employer \_\_\_\_\_

Previous Employer \_\_\_\_\_

Position \_\_\_\_\_

Position \_\_\_\_\_

Length of Employment \_\_\_\_\_

Length of Employment \_\_\_\_\_

Are you comaker of any other loans?  Yes  No

How Much? \_\_\_\_\_ For

Whom? \_\_\_\_\_

Have you ever filed for bankruptcy?  Yes  No

Are you a U.S. Citizen?  Yes  No

Have you any legal proceedings against you?  Yes  No

**PERSONAL REFERENCES**

Name and address of nearest relative (not living with you) \_\_\_\_\_

Relationship \_\_\_\_\_

Home Phone \_\_\_\_\_

**FINANCIAL REFERENCES**

Maine State Credit Union Account # \_\_\_\_\_

**Debt**

List any rent, mortgages, outstanding loans and other financial obligations including child support and alimony.

Debt Type	Creditor Name/Address	Account #	Current Balance	Minimum Monthly Payment	Amount Past Due

**Assets**

Home \_\_\_ Own \_\_\_ Rent Years there \_\_\_ Estimated Market Value \$ \_\_\_\_\_

Automobiles: Make \_\_\_\_\_ Model \_\_\_\_\_ Year \_\_\_\_\_

Make \_\_\_\_\_ Model \_\_\_\_\_ Year \_\_\_\_\_

Other Assets: Description \_\_\_\_\_ Market Value: \_\_\_\_\_

Description \_\_\_\_\_ Market Value: \_\_\_\_\_

Card Type	Annual Percentage Rate For Purchases, Balance Transfers and Cash Advances	Method of Computing	International Transaction Fee	Grace Period for Repayment	Annual Fee
Classic	<b>11.90% APR*</b>	Average Daily Balance (excluding new purchases)	0.8% Same Currency** 1% Multi-Currency**	You have 25 days to repay your balance for new purchases before a finance charge will be imposed. Excludes cash advances.	NONE
Gold	<b>9.90% APR*</b>				

**OTHER CHARGES:**

The information about cost of the card described on this application is accurate as of March 19, 2008. This information may have changed after that date. To find out what may have changed, please call us at 1-800-540-8707 or write to us at the address shown on the back of this application.

\* Annual Percentage Rate

\*\*Please refer to Foreign Transactions (Section 11 of the VISA Disclosure) for more information.

*Consumer reports (credit reports) may be obtained in connection with this application. If you request, 1) you will be informed whether or not consumer reports were obtained; and 2) if reports were obtained, you will be informed of the names and addresses of the consumer reporting agencies (credit bureaus) that furnished the reports. The Credit Union is relying on what you stated in this application and you acknowledge that everything you have stated is true and correct and that you have provided a COMPLETE listing of all your debts and obligations. By signing below, you acknowledge receipt of and agree to the terms of the VISA Credit Card Agreement.*

Applicant's Signature \_\_\_\_\_

Date \_\_\_\_\_

Co-Applicant's Signature \_\_\_\_\_

Date \_\_\_\_\_

Please return this application to the Credit Union at PO Box 5659, Augusta, ME 04332-5659

