

Card Information

Number of Cards Desired: One Two

Application For: Visa Classic Visa Platinum
 Credit Line Increase

RBCU Member Number _____ Credit Limit Requested _____

Individual Credit: Complete "applicant" section. Also fill out the "co-applicant" section to provide information about your spouse if: (1) You live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI) or (2) If your spouse will use the account. Fill out the "co-applicant" section to provide information about the party making the payments if you are relying on alimony, spousal maintenance and/or child support as basis for repayment.

Joint Credit: Provide information about both of you by completing "applicant" and "co-applicant" sections.

I (we) have another major credit card I (we) want to pay off with a cash advance. Please send the appropriate form.

Applicant

Name (first, middle, last) _____

Social Security Number _____ Date of Birth _____

Home Address _____ Own Rent How Long? _____

City _____ State/Zip _____

Home Phone _____ Work Phone _____

Mortgage/Rent \$ _____ Alimony/Child Support \$ _____

Number of Dependents _____ Monthly Child Care _____
(include self)

Employer _____ Position/Title _____

Employer's Address _____ Employer's Phone _____

Years Employed _____ Income (gross/month)* _____

Co-Applicant

Name (first, middle, last) _____

Social Security Number _____ Date of Birth _____

Home Address _____ Own Rent How Long? _____

City _____ State/Zip _____

Home Phone _____ Work Phone _____

Mortgage/Rent \$ _____ Alimony/Child Support \$ _____

Number of Dependents _____ Monthly Child Care _____
(include self)

Employer _____ Position/Title _____

Employer's Address _____ Employer's Phone _____

Years Employed _____ Income (gross/month)* _____

Auto Pay Authorization

Yes, I would like to have my RBCU Visa credit card payment made automatically. This is the financial institution where I would like my payments withdrawn from:

RBCU

Other: _____
 Routing No. (Required) _____

Account No. _____

Savings Checking

Option #1: Fixed payment of \$ _____ each month. *(Amount must be at least \$20 or 3% of your credit limit, whichever is greater.)*

Option #2: Minimum payment on statement each month.

Option #3: Pay full balance of statement each month.

Option #4: Percent _____% of balance each month. *(Must be at least 3%. Minimum payment is \$20.)*

I want my automatic payments to be made _____ (1-25) days after my Visa statement print date. If my payment date falls on a Saturday or holiday, I understand the payment will be made on the next processing day. There is no fee for this service; however, if my account has insufficient funds to make the payment, a \$30 *Returned Payment Fee* will be charged to my credit card account. If I wish to cancel this service, I may notify you either by calling or in writing, at the telephone number or address on the back of this application, at any time up to 10 business days before the scheduled date of the transfer. I understand that I must follow up any oral notification, in writing, within 14 days. To assist you in processing this request, I will attach a VOIDED check to this document.

Signatures

I (we) understand that a consumer credit report may be requested in connection with this application and with any renewals, updates or extension of any new credit granted as a result of this application. I (we) understand that the credit union is relying on the information I (we) have provided with this application and I (we) acknowledge that everything I (we) have stated is true and correct. By signing below I (we) agree to the terms of the truth-in-lending disclosure provided and the RBCU Visa Credit Card Agreement & Disclosure that will be mailed to me (us) with our credit card(s).

I am interested in purchasing loan protection insurance:
 Yes (someone from RBCU will contact you) No

Signature of Applicant _____ Date _____

Signature of Co-Applicant _____ Date _____

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	12.99% for Classic Visa 9.9% for Platinum Visa
APR for Balance Transfers	12.99% for Classic Visa 9.9% for Platinum Visa
APR for Cash Advances	12.99% for Classic Visa 9.9% for Platinum Visa
How to Avoid Paying Interest on Purchases/Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction date.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .

Fees

Annual Fee	None
Transaction Fees	None
• Balance Transfer	None
• Cash Advance	None
• Foreign Transaction	1% of each transaction in US Dollars.
Penalty Fees	\$30
• Late Payment	None
• Over-the-Credit Limit	\$30
• Returned Payment	\$30
Other Fees	\$15 per card \$3 per copy
• Replacement Card	\$15 per card
• Document Copy	\$3 per copy

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

*Income from alimony, child support, or maintenance income need not be shown here unless you are relying on it as a basis of this loan.