

## Card Information

RBCU Member Number \_\_\_\_\_

Credit Limit Requested \_\_\_\_\_

### Number of Cards Desired:

One Card    Two Cards

### Application For:

New Visa Classic    New Visa Platinum  
 Credit Line Increase Only

**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.

- 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 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

Last Name                      First                      Middle

Social Security Number                      Date of Birth

Phone \_\_\_\_\_  Own    Rent

Home Address \_\_\_\_\_                      How Long?

City \_\_\_\_\_                      State/Zip \_\_\_\_\_

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

Number of Dependents (incl. self) \_\_\_\_\_                      Monthly Child Care \_\_\_\_\_

Employer \_\_\_\_\_                      Position/Title \_\_\_\_\_

Employer's Address \_\_\_\_\_                      Employer's Phone \_\_\_\_\_

Years Employed \_\_\_\_\_                      Income (gross/month)\* \_\_\_\_\_

## Co-Applicant

Last Name                      First                      Middle

Social Security Number                      Date of Birth

Phone \_\_\_\_\_  Own    Rent

Home Address \_\_\_\_\_                      How Long?

City \_\_\_\_\_                      State/Zip \_\_\_\_\_

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

Number of Dependents (incl. self) \_\_\_\_\_                      Monthly Child Care \_\_\_\_\_

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 \$25 Payment Return 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.

## Truth-In-Lending Disclosure

	Classic VISA (w/auto pay)	Classic VISA (w/o auto pay)	Platinum VISA
Annual Fee	-\$0-	-\$0-	-\$0-
Annual Percentage Rate	<b>12.49%</b> <small>the monthly periodic rate is 1.0408%</small>	<b>12.99%</b> <small>the monthly periodic rate is 1.0825%</small>	<b>9.9%</b> <small>the monthly periodic rate is 0.825%</small>
Grace Period	Purchases: 25 Days Cash Advances: None		
Method of Computing the Balance	Average Daily Balance (including new purchases)		
Minimum Finance Charge	None		
Transaction Fees for Purchases	None		

The "Other Charges" affecting each RBCU Visa account include: Over-the-Credit-Limit Fee, \$25; Late Payment Fee, \$25; Insufficient Funds Fee, \$25; Payment Return Fee, \$25; Replacement Card Fee, \$5; Copies of charges to your account or interim statement transcripts, \$2.50.

The information about the costs of the cards described here is accurate as of 6/1/05. The information may have changed since then. To find out what may have changed, call RBCU at 612-798-7100 or 1-800-967-7228.

## 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 \_\_\_\_\_

Please mail a copy of your last pay stub with this request for income verification.

\*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.