"Focused on Finances" Visa® Card Program Character Reference

Character Reference's Signature



The reference form should be filled out by a coach, teacher, guidance counselor, pastor, etc. (anyone other than a relative or friend) who can vouch for your character.

Since, in most cases, students do not have a credit history, you need two character references to apply for the $VISA^{\circledast}$ credit card.

Reference's Name:
Reference's Address:
Youth's Name:
Relationship to the youth:
Length of time you have known the youth:
Please state briefly why you feel this individual is reliable, responsible and dependable:
It is my opinion that the above named student is a reliable, responsible and honest individual. To the best of my knowledge, I believe he/she will honor any commitments he/she has made to Charter Oak Federal Credit Union.

Date