



District 5 Highway Credit Union

Visa® Loan Application

1511 Missouri Blvd.
 Jefferson City, MO 65102
 (573) 751-7706

If You are applying for joint credit or if You live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI, Puerto Rico), please complete the following:
 Married Separated Unmarried (includes Single, Divorced & Widowed)

Definitions: Whenever used in this application, the words You or Your refer to the applicant(s), and the words We, Us, and Our refer to the Lender.

Amount of Visa Credit Card Limit Applied for: \$ _____

Please indicate the type of card you wish to apply for:
 Visa Platinum Visa Platinum Rewards

Please indicate if You elect the Visa Automatic Payment option
 Yes (please complete proper form) No

Individual Credit Information

Joint Credit Information

Name		At this address since: Month: Year:		Name		At this address since: Month: Year:	
Address		<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other _____		Address		<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other _____	
City	State	Zip		City	State	Zip	
Account Number	Number of Dependents other than listed by Co-Applicant		Social Security Number	Account Number	Number of Dependents other than listed by Co-Applicant		Social Security Number
Birth Date	Home Phone ()		Business Phone ()	Birth Date	Home Phone ()		Business Phone ()
Cell Phone ()	E-mail Address			Cell Phone ()	E-mail Address		
Reference/Name/Phone Number (Relative Only)				Reference/Name/Phone Number (Relative Only)			

Mortgage Balance \$ _____ **Monthly Mortgage/Rent Amount \$** _____ **Current Market Value of Home \$** _____

Employment and Income Information

Employment and Income Information

Employer		Position		Employer		Position	
Starting Date (Month, Year)	Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Type of Business		Starting Date (Month, Year)	Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No	
Employment Income <input type="checkbox"/> Gross <input type="checkbox"/> Net	Other Income †		Source		Employment Income <input type="checkbox"/> Gross <input type="checkbox"/> Net	Other Income †	
\$ _____ per _____	\$ _____ per _____				\$ _____ per _____	\$ _____ per _____	

† NOTE: Alimony, child support, or separate maintenance income need not be revealed if You do not choose to have it considered as a basis for this credit request.

You warrant the truth of the above information and You realize that it will be relied upon by Us in deciding whether or not to grant the credit applied for. You hereby authorize Us, Our employees and agents to investigate and verify any information provided to Us by You. You agree and understand that if approved, You are contractually liable according to the applicable terms of the Credit Card Agreement and Disclosure. You will receive a copy of that Agreement no later than the time of Your first credit advance and You promise to pay all amounts charged to Your Account according to its terms. If this is a joint application, You agree that such liability is joint and several. You authorize Us to accept Your facsimile signatures on this application and agree that Your facsimile signature will have the same legal force and effect as Your original signature. You assume any risk that may be associated with permitting Us to accept Your facsimile signature. **If You are issued a Visa Credit Card, You grant and consent to a lien on Your shares or other deposit accounts with Us (except for IRA or KEOGH accounts) and any dividends/interest due or to become due to You from Us to the extent You owe on any unpaid Credit Card balance, and You further acknowledge that such consensual lien is a material condition of Our approving Your request for a Credit Card. Applicant's Initials X _____ Co-Applicant's initials X _____**

You hereby acknowledge Your intent to apply for joint credit: Applicant Initials _____ Co-Applicant's Initials _____

Applicant's Signature _____ Date _____ Co-Applicant's Signature _____ Date _____

For Office Use Only

District 5 Highway Credit Union Account Information Checking Savings Other

Approved/Denied/Counter Offer

Additional Documents Needed

L/O Signature _____ Date _____

Important Credit Card Disclosures

The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card are accurate as of October 1, 2010. You can call Us at District 5 Highway Credit Union, 573.751.7706 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

**Annual Percentage Rate (APR)
For Purchases, Balance Transfers
and Cash Advances**

Visa Platinum: **8.90% - 17.90%** depending on Your creditworthiness, and whether you have opted for automatic payment.

Visa Platinum Rewards: **9.90% - 17.90%** depending on Your creditworthiness, and whether you have opted for automatic payment.

**How to Avoid Paying Interest
on Purchases**

We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days from Your statement closing 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

Transaction Fees

- Foreign Transaction

1.00% of each foreign currency transactions in U.S. dollars.

1.00% of each U.S. Dollar transaction that occurs in a foreign country.

Penalty Fees

- Returned Payment
- Late Payment

Up to **\$25.00**

For payments over \$25.00, **\$10.00 - \$25.00** subject to Your payment amount, after 15 days

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