

RESET FORM

VISA® CREDIT CARD APPLICATION

Based upon my/our credit rating, I/we understand a Visa® Platinum or Classic Card will be issued upon approval of this application. (Joint Applicant info on the next page.)

APPLICANT INFORMATION. Married Applicants may apply for an individual loan/separate account.

Type of Credit. Check the type of credit for which you wish to apply.

Individual credit – If you are applying for individual credit, complete the Applicant section.

Joint credit – If you are applying for joint credit with your spouse or another person, complete the Applicant section and the Joint Applicant section.

You must initial here if you intend to apply for Joint Credit: **X** _____ **X** _____

Spouse Information. You must also complete the Joint Applicant section if any of the following apply: (1) your spouse will use your account; (2) you are relying on your spouse's income as a source of repayment; (3) you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI or Puerto Rico); or (4) you are an Alaska resident and are currently subject to a community property agreement or community property trust.

| Applicant General Information | | | Member Number | | |
|--|--|------------------------|----------------------|----------|------------------|
| First Name | | Initial | Last Name | | |
| Current Street Address | | City | State | Zip Code | Years At Address |
| Previous Street Address (if less than two years) | | City | State | Zip Code | Years At Address |
| Social Security # | Home Telephone # | | Work Telephone # | | |
| Birth Date | Drivers License # | | State Issued | | |
| <input type="checkbox"/> Renting <input type="checkbox"/> Living With Relatives | <input type="checkbox"/> Buying <input type="checkbox"/> Own Home | Monthly Payments \$ | Email Address | | |
| Income (Please attach most recent pay stub with this application.) | | | | | |
| Current Employer | | | | | |
| Street Address | | City | State | Zip Code | |
| Gross Annual Income \$ | | Starting Date | | Position | |
| Other Income (Do not include child support or alimony unless you want it considered for credit purposes.) | | | | | |
| Source | | Monthly Income | | | |
| References | | | | | |
| Name of Relative NOT Living With You | | | Relationship | | |
| Address | | | Telephone # | | |
| Debts (List all existing debts - attach other sheets if necessary.) | | | | | |
| Name of Creditor | | Balance \$ | Payment Amount \$ | | |
| Name of Creditor | | Balance \$ | Payment Amount \$ | | |

Optional Payment Protection (if available) – If you answer "yes" the Credit Union will disclose the cost of optional payment protection to you. A separate election that discloses the terms and conditions must be signed for protection to become effective. **Are you interested in having this loan protected?** Yes No

This statement is submitted to obtain credit and I/we certify that all information herein is true and complete. I/We authorize the Credit Union to verify or obtain any further information which the Credit Union may deem necessary. If this application is submitted by more than one person, and the Credit Union opens a Visa® account based thereon, it is agreed both of the undersigned shall be jointly and severally liable for any credit extended on such account. By signing this application or by use of the card, I/we hereby accept and agree to be bound by all the terms and conditions of the Visa® cardholder agreement and disclosure that are incorporated herein by reference, and a copy of which will be provided upon approval of my/our application. Based upon my/our credit rating, I/we understand a Visa® Platinum or Classic Card will be issued upon approval of this application. **SENSUAL SECURITY INTEREST.** You further acknowledge and agree that you give the Credit Union a consensual security interest in the shares you have in all individual and joint accounts you have with the Credit Union, now and in the future (other than those accounts that would have an adverse tax consequence if pledged as collateral), to secure repayment of amounts you owe to the extent of any unpaid balance on your Account.

PLEASE SIGN APPLICATION

APPLICANT'S SIGNATURE

DATE

JOINT APPLICANT'S SIGNATURE

DATE

(Please submit a copy of your most recent pay stub with this application.)



VISA® CREDIT CARD APPLICATION
(CONTINUED)

| Joint Applicant General Information | | | Member Number <input type="text"/> | | |
|--|--|------------------------|------------------------------------|-------------|------------------|
| First Name | | Initial | Last Name | | |
| Current Street Address | | City | State | Zip Code | Years At Address |
| Previous Street Address (if less than two years) | | City | State | Zip Code | Years At Address |
| Social Security # | Home Telephone # | | Work Telephone # | | |
| Birth Date | Drivers License # | | State Issued | | |
| <input type="checkbox"/> Renting <input type="checkbox"/> Living With Relatives | <input type="checkbox"/> Buying <input type="checkbox"/> Own Home | Monthly Payments \$ | Email Address | | |
| Income (Please attach most recent pay stub with this application.) | | | | | |
| Current Employer | | | | | |
| Street Address | | City | State | Zip Code | |
| Gross Annual Income \$ | | Starting Date | | Position | |
| Other Income (Do not include child support or alimony unless you want it considered for credit purposes.) | | | | | |
| Source | | Monthly Income | | | |
| References | | | | | |
| Name of Relative NOT Living With You | | | Relationship | | |
| Address | | | | Telephone # | |
| Debts (List all existing debts - attach other sheets if necessary.) | | | | | |
| Name of Creditor | | Balance \$ | Payment Amount \$ | | |
| Name of Creditor | | Balance \$ | Payment Amount \$ | | |
| Name of Creditor | | Balance \$ | Payment Amount \$ | | |

**Please sign on the first page
and submit a copy of your most recent pay stub with this application.**

If mailing application, please mail to: Point Breeze Credit Union, Attention Visa Department,
2 Philadelphia Court, Baltimore, MD 21237

The information provided in this disclosure is accurate as of December 1, 2013. The information may have changed after that date. To find out what may have changed call us at 888.233.7228 or contact us at the address shown in this application. Before we approve you for a credit card, we will review your credit report and the information you provide with your application to confirm that you meet the criteria for this offer. The full terms and conditions will be outlined in the Credit Card Agreement and Disclosure which will be sent to you after approval. Not all applicants will qualify for the lowest rates.

Interest Rates and Interest Charges

| | |
|--|--|
| ANNUAL PERCENTAGE RATE for Purchases | <p><u>Visa® Classic</u> – 9.95% to 19.95% based on your creditworthiness when you open your account.</p> <p><u>Visa® Platinum</u> – 9.95% to 19.95% based on your creditworthiness when you open your account.</p> |
| ANNUAL PERCENTAGE RATE for Balance Transfers | <p><u>Visa® Classic</u> – 9.95% to 19.95% based on your creditworthiness when you open your account.</p> <p><u>Visa® Platinum</u> – 9.95% to 19.95% based on your creditworthiness when you open your account.</p> |
| ANNUAL PERCENTAGE RATE for Cash Advances | <p><u>Visa® Classic</u> – 9.95% to 19.95% based on your creditworthiness when you open your account.</p> <p><u>Visa® Platinum</u> – 9.95% to 19.95% based on your creditworthiness when you open your account.</p> |
| How to Avoid Paying Interest on Purchases | 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. |
| Minimum Interest Charge | None |
| For Credit Card Tips from the Consumer Financial Protection Bureau | To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at: http://www.consumerfinance.gov/learnmore |
| Fees | |
| Set-up and Maintenance Fees Annual Fee | None |
| Transaction Fees Balance Transfer Fee Foreign Transactions | None 1.00% of each transaction in U.S. dollars |
| Penalty Fees Late Payment Fee Returned Payment Fee Over Credit Limit Fee | \$10.00 or 20.00% of the interest due, whichever is greater. At no time will your late payment fee exceed the greater of \$25.00 or the minimum payment due. \$10.00 None |

**How We Will Calculate Your Balance: We use a method called
“Average Daily Balance (including new purchases).”**

