

PLACE
POSTAGE
HERE



FROM:

1ST VALLEY CREDIT UNION
401 WEST 2ND STREET
SAN BERNARDINO, CA 92401-1570



VISA CREDIT CARD APPLICATION

6.90% SIX MONTH
INTRODUCTORY RATE

THEN AS LOW AS

10.25%

**ANNUAL PERCENTAGE RATE
NO PROOF OF INCOME
FOR SAVINGS SECURED VISA**



401 West 2nd Street
San Bernardino, CA 92401-1570
(909) 889-0838
(866) 429-7493 (outside 909 area code)
www.1stvalleycu.com

1st Valley Credit Union VISA Application

CREDIT LIMIT REQUESTED \$ _____

Member Name _____ Acct. No _____

Address _____

City, State, Zip _____

Soc. Sec. No. _____ Birth Date _____

Driver's License No. _____ No. of Dependents (Excluding Self) _____

Rent \$ _____ or Mortgage \$ _____ How Long _____ Other Debts \$ _____ Monthly
(Years)

Employer _____ How Long _____
(Years)

Occupation _____ Monthly Salary _____

Previous Employer _____ How Long _____
(If less than 1 year at current) _____ (Years)

Daytime Phone (_____) _____ Evening (_____) _____

Nearest Relative _____ Phone(_____) _____

Reference _____ Phone(_____) _____

You need not list income from alimony, child support, or separate maintenance unless you wish it considered for purposes of granting this credit.

Other Income \$ _____ Per Month

Joint Applicant Name _____

Employer _____ How Long _____ Monthly Salary \$ _____
(Years)

ACKNOWLEDGEMENT OF PLEDGE OF SHARES BY REQUESTING AND RECEIVING, SIGNING AND USING, OR PERMITTING OTHERS TO USE A VISA CARD ISSUED TO YOU BY 1ST VALLEY CREDIT UNION, YOU AGREE, AS CARDHOLDER, TO THE TERMS OF THE VISA CARD AGREEMENT AND DISCLOSURE STATEMENT, AND YOU FURTHER ACKNOWLEDGE AND AGREE THAT THE VISA CARD AGREEMENT AND DISCLOSURE STATEMENT CONTAINS THE FOLLOWING PROVISION:

SECURITY INTEREST (STATUTORY LIEN) PLEDGE OF SHARES: Borrower hereby pledges all paid shares (including share savings, share draft and share certificates) and payment on shares, which borrower now has or hereafter may have in this Credit Union as security for loans, interest, late charges cost or expenses. In the event of default in payment, borrower hereby authorizes the Credit Union to apply said shares to the payment of said loans, interest, late charges, or expenses. The foregoing pledge of shares does not apply to any shares held in any Individual Retirement Account.

THIS MEANS THAT IF YOU ARE IN DEFAULT UNDER THE TERMS OF THE VISA PROGRAM, WE MAY EXERCISE OUR RIGHTS AS A SECURED PARTY TO APPLY ANY FUNDS YOU HAVE ON DEPOSIT WITH US TO SATISFY YOUR INDEBTEDNESS. **NOTICE:** This acknowledgment must be signed by you and returned to the Credit Union.

X _____ **X** _____
MEMBER'S SIGNATURE DATE OTHER AUTHORIZED SIGNER (IF APPLICABLE) DATE

1st Valley Credit Union would like to approve a VISA Credit Card for you. Simply complete the information below, sign and return to the Credit Union WITH A COPY OF A CURRENT PAYSTUB / RECENT W2.

MARITAL STATUS: CHECK ONE if you reside in or are relying on property in a community property state or if you are applying for secured credit or a joint account.
 MARRIED SEPARATED UNMARRIED

PLEASE READ AND SIGN BELOW

You hereby authorize the release, by your Credit Union records custodian, of any information pertaining to your past and present financial status and any action pending or taken against you in the past. The undersigned authorizes the receipt and exchange of credit information.

To authorize the Credit Union to payoff existing debts initial here _____. We will contact you for further information. You understand this is a request for an advance against your VISA Credit Card Account. The Credit Union is not responsible for late payments on your payoff balances.

IF YOU DO NOT HAVE A CURRENT LOAN APPLICATION ON FILE, ADDITIONAL INFORMATION MAY BE REQUIRED. PROOF OF INCOME MAY BE REQUIRED.

You hereby apply for a VISA Credit Card Account on the basis of the foregoing information. You certify that all the information furnished on this Application is complete and correct. We may verify any of this information. You understand that from time to time we may receive information from others and we will answer questions from others seeking the credit history of your account. The original or a copy of this application will be retained by us, even if the loan is not granted. You promise to repay the credit union all sums advanced on your VISA Credit Card Account according to the terms and conditions of the VISA Card Agreement and Disclosure which you will receive prior to the first transaction on your card. Signing below and your use of the card will certify your agreement to those terms including the cross collateral clause. You agree to changes in the terms and conditions if you continue to use the account 15 days after we give notice of the change.

Member's Signature **X** _____

OTHER AUTHORIZED SIGNER WHO WILL USE THIS ACCOUNT
(FOR JOINT CREDIT YOU MUST INITIAL BELOW)

Other Signature **X** _____

Name _____

Soc. Sec. No. _____ Driver's License No. _____

WE INTENDED TO APPLY FOR JOINT CREDIT IF INDICATED ABOVE.

APPLICANT INITIALS CO-APPLICANT INITIALS

MUST BE SIGNED/INITIALED IN TWO AREAS

IMPORTANT DISCLOSURE INFORMATION - VISA

Annual Percentage Rate for Purchases

Introductory Rate Level 1 Level 2 Level 3

Platinum VISA **6.90%*** **10.25%** **12.65%** **14.50%**

Savings Secured **11.00%** (No other levels for this card program)

Other APRs: Cash Advances and Balance Transfers

Introductory Rate Level 1 Level 2 Level 3

Platinum VISA **6.90%*** **10.25%** **12.65%** **14.50%**

Savings Secured **11.00%** (No other levels for this card program)

* Introductory rate for six months from date of card issue

Grace period for repayment of the balance for purchases

25 Days on Average

Method of computing the balance for purchases

Average Daily Balance (including current transactions)

Annual Fees

\$5.00 per year per card

Late charge

\$10.00 (10 days late)

Over the credit limit fee

\$10.00 for each billing cycle in which your "New Balance" exceeds your credit limit by the lesser of \$500 or 120%

The above information is current as of 9-1-07 and is subject to change after that date. Please contact us at 401 West 2nd Street, San Bernardino, CA 92401-1570 or (909) 889-0838, (866) 429-7493 (outside 909 area code), if you wish to ascertain changes, if any, to the Credit Union's VISA program.