

PrimeSource Credit Union
VISA Credit Card Application Disclosures

INTEREST RATES AND INTEREST CHARGES

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

9.90% - 17.90%

How to Avoid Paying Interest on Purchases

Your due date is at least 23 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay by the due date each month.

**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

Annual Fee	\$12
Transaction Fees:	
Cash Advance	None
Balance Transfer	None
Foreign Transaction	Up to 1.0% of the US dollar amount of the foreign transaction
Penalty Fees:	
Late Payment	Up to \$25
Card Replacement	\$6
Returned Payment	Up to \$25

How We Will Calculate Your Balance:

We use a method called "average daily balance" (including new purchases). We reserve the right to amend the VISA Credit Card Agreement as permitted by law. The above rates and fees are current as of October 15, 2012.

Place
Stamp
Here

PRIMESOURCE CREDIT UNION
PO BOX 48275
SPOKANE WA 99228



*A credit card that
works for your life.
Experience the
credit union difference.*



(509) 838-6157 • (800) 660-0444

Fax (509) 838-5197

www.primesourcecu.org



Check below to indicate the type of credit for which you are applying. Married Applicants may apply for a separate account.

- Individual Credit:** You must complete the **Applicant** section about yourself and the **Other** section about your spouse if: (1) you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI); (2) your spouse will use the account; or (3) you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the **Other** section to the extent possible about the person on whose payments you are relying.
- Joint Credit:** Each applicant must **individually** complete the appropriate section below. If Co-Borrower is spouse of the applicant, mark the Co-Applicant box.
- Guarantor:** Complete the **Other** section if you are a guarantor on an account/loan.

Applicant

NAME (Last - First - Initial) _____ MOTHER'S MAIDEN NAME _____ BIRTH DATE _____
 MEMBER NUMBER _____ SOCIAL SECURITY # _____ DRIVER'S LICENSE NUMBER / STATE _____
 HOME PHONE (____) _____ WORK PHONE / EXT (____) _____ E-MAIL ADDRESS _____
 PRESENT ADDRESS (Street - City - State - Zip) _____
 OWN RENT YEARS AT THIS ADDRESS _____ MORTGAGE /RENT OWED TO: _____
 MORTGAGE BALANCE \$ _____ MONTHLY PAYMENT \$ _____ INTEREST RATE _____ %
 COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:
 MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)

Employment/Income

NAME AND ADDRESS OF EMPLOYER _____
 START DATE _____ POSITION _____
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.
 EMPLOYMENT INCOME \$ _____ PER _____ OTHER INCOME \$ _____ PER _____ NET GROSS

Other: **Co-Applicant** **Spouse** **Guarantor**

NAME (Last - First - Initial) _____ MOTHER'S MAIDEN NAME _____ BIRTH DATE _____
 MEMBER NUMBER _____ SOCIAL SECURITY # _____ DRIVER'S LICENSE NUMBER / STATE _____
 HOME PHONE (____) _____ WORK PHONE / EXT (____) _____ E-MAIL ADDRESS _____
 PRESENT ADDRESS (Street - City - State - Zip) _____
 OWN RENT YEARS AT THIS ADDRESS _____ MORTGAGE /RENT OWED TO: _____
 MORTGAGE BALANCE \$ _____ MONTHLY PAYMENT \$ _____ INTEREST RATE _____ %
 COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:
 MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)

Employment/Income

NAME AND ADDRESS OF EMPLOYER _____
 START DATE _____ POSITION _____
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.
 EMPLOYMENT INCOME \$ _____ PER _____ OTHER INCOME \$ _____ PER _____ NET GROSS

State Law Notices
OHIO RESIDENTS ONLY: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.
WISCONSIN RESIDENTS ONLY: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are **not** applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

SIGNATURE FOR WISCONSIN RESIDENTS ONLY _____ DATE _____

Signatures

You promise that everything you have stated in this application is correct to the best of your knowledge. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension, or collection of the credit received. You understand that the Credit Union will rely on the information in the application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by the NCUA. You understand that the use of your card will constitute acknowledgement of receipt and agreement to the terms of the credit card agreement. **A condition of your account is your granting us a security interest in your share accounts. By signing below you grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. Shares and deposits in an Individual Retirement Account and any other account that would lose special tax treatment under state or federal law if given as security are not subject to this security interest. When you are in default we may apply the balance in these account to any amounts due under the credit card agreement.**

_____ _____
 APPLICANT'S SIGNATURE DATE OTHER SIGNATURE DATE