



A credit card that works for your life.

Apply for your PrimeSource CU Credit Card Today!

### 3 Ways to Apply:

SCAN TO APPLY ONLINE



DROP OFF AT A LOCAL BRANCH

MAIL TO:

PRIMESOURCE CREDIT UNION  
PO BOX 48275  
SPOKANE WA 99228



## PrimeSource Credit Union VISA Credit Card Application Disclosures

### Interest Rates and Interest Charges

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

**10.90%-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 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 [consumerfinance.gov/learnmore](http://consumerfinance.gov/learnmore).

#### Fees

Annual Fee Up to \$20

#### Transaction Fees

Cash Advance Varies by rate

Balance Transfer Varies by rate

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 June 1, 2026.

509-838-6157 ▪ 800-660-0444 ▪ Fax 509-838-5197

[primesourcecu.org](http://primesourcecu.org)



## VISA Credit Card Application Form



*Yes!* to Freedom,  
to your Lifestyle.

Say YES! to the  
Credit Union Difference

[primesourcecu.org](http://primesourcecu.org)



P.O. Box 48275  
Spokane, WA 99228  
509-838-6157 • 800-660-0444

A table including APRs and other required cost disclosures for credit card applications is on the reverse side of this application.



Requested Credit Line Amount:

\$

Credit Card Application

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. (\_\_\_\_) \_\_\_\_\_ Email Address \_\_\_\_\_  
 Present Address (Street, City, State, ZIP) \_\_\_\_\_

Own  Rent  Years At This Address \_\_\_\_\_ Mortgage / Rent Paid: \_\_\_\_\_  
 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 \_\_\_\_\_  
 Employment Income \$ \_\_\_\_\_ Per \_\_\_\_\_ Other Income \$ \_\_\_\_\_ Per \_\_\_\_\_  Net  Gross

**Notice:** Alimony, Child Support, or Separate Maintenance Income Need Not Be Revealed if You Do Not Choose to Have it Considered

**Credit References** (If Applicable)

Reference 1 (Name, Phone/Email) \_\_\_\_\_ Reference 2 (Name, Phone/Email) \_\_\_\_\_

**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. (\_\_\_\_) \_\_\_\_\_ Email Address \_\_\_\_\_  
 Present Address (Street, City, State, ZIP) \_\_\_\_\_

Own  Rent  Years At This Address \_\_\_\_\_ Mortgage / Rent Paid: \_\_\_\_\_  
 Complete for Joint Credit, Secured Credit or if You Live In A Community Property State:  Married  Separated  Unmarried (Single, Divorced, Widowed)

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**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 acknowledgment 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.**

\_\_\_\_\_ Date \_\_\_\_\_

\_\_\_\_\_ Other Signature \_\_\_\_\_ Date \_\_\_\_\_