

## Credit Card Application

Check the type of credit you are applying for:

- Individual     Individual with authorized user

Credit limit requested \$ \_\_\_\_\_

- Complete and submit with current pay stub and Drivers License

### Member Information

Credit Union Act # \_\_\_\_\_

Member Name \_\_\_\_\_

Social Security # \_\_\_\_\_

Street Address \_\_\_\_\_

City, State & Zip \_\_\_\_\_

Home Owner Y or N \_\_\_\_\_ How Long? \_\_\_\_\_

Home Phone \_\_\_\_\_

Work Phone \_\_\_\_\_

Employer \_\_\_\_\_

How Long Employed? \_\_\_\_\_

Date of Birth \_\_\_\_\_

Driver's License # \_\_\_\_\_

Mothers Maiden Name \_\_\_\_\_

Gross Salary per Mo\$ \_\_\_\_\_

Other Inc.\$ \_\_\_\_\_

### Authorized User Information:

Name \_\_\_\_\_

Date of Birth \_\_\_\_\_

Social Security # \_\_\_\_\_

Street Address \_\_\_\_\_

City, State & Zip \_\_\_\_\_

Home Phone \_\_\_\_\_

Work Phone \_\_\_\_\_

Employer \_\_\_\_\_

Driver's License # \_\_\_\_\_

Read before signing: This statement is submitted to obtain credit and I (we) certify that all information herein is true and complete. I/We also authorize the Crouse FCU to verify or obtain information the credit union may find necessary concerning my (our) credit standing. I/We understand that if this application is approved and a VISA card(s) is issued, the undersigned applicant(s) by signing, using or permitting another to use the VISA card(s) agree(s) that the applicant(s) will be bound by the terms, conditions, and all the amendments of the credit card agreement. I/We authorize the Credit Union to run a credit report. I/We understand that I/We will receive disclosures from the Credit Union upon approval of my/our application.

*Payments can be made at the Credit Union OR we can deduct the payment from your credit union account. You may also mail your payments or pay on line.*

Choose this fast, easy option of Auto Pay by indicating your choice(s)

Act # \_\_\_\_\_ Day of Month \_\_\_\_\_

How Much Per Month?

\_\_\_\_\_ Min Pmt \_\_\_\_\_ Full Balance \$ \_\_\_\_\_ Specific Amt

### Signatures

Member \_\_\_\_\_

Authorized User \_\_\_\_\_

Date \_\_\_\_\_

	Credit Union Use	
Approved:	Yes	No
Score	Date of Grid _____	

Limit: \$ \_\_\_\_\_ APR \_\_\_\_\_

Conditions \_\_\_\_\_

Adverse Action: \_\_\_\_\_

### Authorized Signatures:

Date \_\_\_\_\_

Sign \_\_\_\_\_

Visa Acct# V451921100 \_\_\_\_\_

Date Card Ordered \_\_\_\_\_

Processed by \_\_\_\_\_

# Crouse Federal Credit Union

## VISA Classic Credit Card Application



For Convenient Shopping and Travel

Low Fixed Rate  
Simple

Balance Transfers welcome  
Up to \$10,000.00 Credit Limits  
No Cash Advance Fee

\*\*Sign up today and the Annual Fee is on Us!!

"Your change will become dollars"

## **Crouse Federal Credit Union**

730 S. Crouse Ave., Syracuse, NY 13210

Telephone: (315) 470-7928

E-Mail: [CreditUnion@Crouse.org](mailto:CreditUnion@Crouse.org)

Fax: (315) 470-5633

Visit us at [www.crousefcu.com](http://www.crousefcu.com)

### **VISA CREDIT CARD CONVENIENCE**

Welcome to the **VISA Classic Credit Card**. This card is suitable for all members and is perfect for anyone applying for that first credit card, for students or for members who are trying to re-establish a good credit history.

The **VISA Classic Credit card** delivers card-based convenience to pay for purchases and obtain cash advances almost everywhere members go. With a Crouse FCU **VISA Classic Credit Card**, you get true **VISA** value:

A low fixed APR

No Annual Fee

On-Line Account Access

And your **VISA Classic Credit card** speaks every language you might need for worldwide purchases. It is accepted at over 19 million merchants—including the Internet Merchants—and provides cash advances at any VISA Plus ATM or **VISA** Financial institution around the globe.

Get the security and trust of **VISA** with our new credit union **VISA Classic Credit card**. When you use your credit union **VISA Classic Credit Card**, you are protected from any unauthorized use of your card, online or anywhere with the ZERO Liability Policy.

**VISA Classic Credit Card** can start working for you. Just call the credit union at 315 470-7928 or stop in for an application today.

### **HOW TO USE THE VISA Classic Credit Card FOR PURCHASES**

When you are ready to make a purchase, simply show the merchant your signed activated **VISA Classic Credit Card**. It's that simple!

### **HOW TO USE THE VISA Classic Credit Card FOR ATM TRANSACTIONS**

Insert your **Visa Classic Credit Card** at any ATM terminal that uses the same ATM networks displayed on the back of your card, enter your PIN number and follow the screen prompts for routine ATM transactions. ATM transaction fees may apply.

### **KEEPING TRACK OF TRANSACTIONS**

You should write each transaction in a separate section of your checkbook register just as you would if you were writing a check. All of your transactions will appear on your regular statement. You can access your account On Line and make payments on line at [www.EZcardinfo.com](http://www.EZcardinfo.com). Ask us about Auto Pay option.

### **WHAT TO DO IF YOUR VISA Classic Credit Card IS LOST OR STOLEN**

If your card is lost or stolen, call the Crouse Federal Credit Union immediately at (315) 470-7928. If we are closed, call VISA immediately at **1-800-325-3678** and call 470-7927 to leave a message on our machine for follow-up.

### **HOW TO APPLY FOR A VISA Classic Credit Card**

To apply for a VISA Credit Card fill out the enclosed application and return it to the Credit Union with a current pay stub. Upon approval of your application, you will receive disclosures and your card will be ordered. You will also receive a new Personal Identification Number (PIN).



### **YOUR CHARGES FOR USAGE**

<b>Late Charge:</b>	<b>\$15.00</b>
<b>Over Limit Fee:</b>	<b>\$15.00</b>
<b>Return Check Fee:</b>	<b>\$15.00</b>
<b>Annual Fee/Secured Card</b>	<b>\$20.00</b>

## **Rates as low as 9.99% APR\***

\*Annual Percentage Rate

*Other Credit Union Services include:*

*Share Savings*

*Checking Accounts*

*Certificates of Deposit*

*Discounted Movie Tickets*

*Loans for all reasons*

*Park Tickets*

*Notary Service*

*And more*



Rates and terms subject to change without notice

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