

How to Apply for a First Class Federal Credit Union Visa Credit Card

1. You must be a member of First Class Federal Credit Union.
2. Pick up an application or apply on-line.
3. Return the completed application, a copy of your current paystub and amount of credit limit you would like.

Advantages

Low Annual Percentage Rate of 12.90% for purchases and cash advances.

Eliminate interest charges on any purchases when you pay the balance in full within the 25 day Grace Period.

Pay off your existing charge cards, trade it in for a First Class FCU Visa and SAVE!

Use your FCFCU Visa at more than nine million locations world wide.

Member-pay Credit life Insurance up to \$30,000.

Summary of Terms

Disclosures are accurate as of the print date and may be changed after that date. Contact First Class FCU for any changes in the information below.

Annual Percentage Rate for Purchase	12.90% A.P.R
Grace Period for Repayment of Balance for Purchases	25 Days
Transaction Fee for Purchases	None
Cash Advance Fee	None
Annual Fee	None
Application Fee	None
Late Payment Fee	up to \$25
Return Payment Fee	\$30
Method of Computing the Balance for Purchases	Average Daily Balance (including new purchases)

FIRST CLASS[®]

FEDERAL CREDIT UNION

www.firstclass.org

Phone: 610.439.4102 / Toll Free: 1.888.458.7332
Main Office: 510 Business Park Lane / Allentown, PA

FIRST CLASS[®]

FEDERAL CREDIT UNION

"Where Service and Value Meet"[®]



people helping people

VISA
Credit Card

Apply Today!

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VISA Credit Card Application

Important Instructions: Complete and sign "Applicant" portion to apply for credit in your name only. To apply for a joint account, you complete and sign the "Applicant" portion, and the joint applicant completes and signs the "Co-Applicant" portion. **Both "Applicant" and "Co-Applicant" must be a member of the Credit Union, and both will assume responsibility for any charges made to the account.** Availability of an individual account with an authorized user depends on board policy.

FOR CREDIT UNION USE ONLY CREDIT LIMIT \$ _____ LOAN OFFICER _____ CREDIT CARD # _____

APPROVED _____ REJECTED _____ DATE _____ COMMENTS _____

APPLICANT NAME (LAST-FIRST-MIDDLE)		CO-APPLICANT NAME (LAST-FIRST-MIDDLE)	
HOME ADDRESS (STREET & NO.)	HOW LONG?	HOME ADDRESS (STREET & NO.)	HOW LONG?
CITY-STATE-ZIP		CITY-STATE-ZIP	
PREVIOUS ADDRESS	HOW LONG?	PREVIOUS ADDRESS	HOW LONG?
HOME PHONE NO.	DATE OF BIRTH	HOME PHONE NO.	DATE OF BIRTH
SOCIAL SECURITY NO.	NO. OF DEPENDENTS/AGES	SOCIAL SECURITY NO.	NO. OF DEPENDENTS/AGES
BUSINESS PHONE NO.	YEARLY GROSS \$	BUSINESS PHONE NO.	YEARLY GROSS \$
EMPLOYER	POSITION	EMPLOYER	POSITION
EMPLOYER ADDRESS		EMPLOYER ADDRESS	
PREVIOUS EMPLOYER/ADDRESS	POSITION	PREVIOUS EMPLOYER/ADDRESS	POSITION
HOW LONG?		HOW LONG?	

Alimony, child support, or separate income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Alimony, child support, separate maintenance received under: court order _____ written agreement _____ oral understanding _____

Other Income: \$ _____ per _____ Source(s) of other income: _____

Is any income in the section likely to be reduced in the next two years? Yes _____ No _____ (If yes, explain in detail on a separate sheet.)

OUTSTANDING DEBTS (include charge accounts, installment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary)

MORTGAGE OR LANDLORD	PAYMENT ADDRESS	APPROX. MARKET VALUE	ORIGINAL AMOUNT	BALANCE	MO. PMT.
AUTOS OWNED/MAKE	YEAR LICENSE NUMBER FINANCED BY	\$	\$	\$	\$
NAME AND ADDRESS (OTHER DEBTS)	ACCOUNT NUMBER	\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
CHECKING/SHARE DRAFT ACCOUNT NUMBER/LOCATION	SAVINGS/SHARE ACCOUNT NUMBER/LOCATION	\$	\$	\$	\$ TOTAL

NAME OF NEAREST LIVING RELATIVE NOT LIVING WITH YOU _____ RELATIONSHIP _____

Are you the co-maker, endorser or guarantor on any loan or contract? Yes _____ No _____ If "yes", for whom? _____ To whom?

Are there any unsatisfied judgements against you? Yes _____ No _____ Amount \$ _____ To whom? _____

Other obligations - (i.e., liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary.) _____

Have you ever had a car or other personal property repossessed by a dealer or a finance company, filed for bankruptcy, or been party to a wage assignment or collection suit, or have you ever been declined on a loan application to this credit union? Yes _____ No _____ If any answer to any part of the question is yes, please give details.

COMPLETE THE FOLLOWING ONLY IF YOU RESIDE IN A COMMUNITY PROPERTY STATE (ARIZONA, CALIFORNIA, IDAHO, LOUISIANA, NEVADA, NEW MEXICO, TEXAS, WASHINGTON OR WISCONSIN); OR IF ANOTHER PERSON WILL BE JOINTLY LIABLE FOR THE ACCOUNT. Married _____ Separated _____ Unmarried _____

This statement is submitted to obtain credit and I (We) certify that all information herein is true and complete. I (We) also authorize the Credit Union to verify or obtain further information the Credit Union may deem necessary concerning my (our) credit standing. If this application is approved and a Credit Card(s) is issued, the undersigned applicant(s) by signing, using or permitting another to use the Credit Card(s) agree(s) that the applicant(s) will be bound by the terms and conditions accompanying the Credit Card(s) and all amendments. I (We) hereby acknowledge receipt of the Credit Union Credit Card Agreement and Disclosure and Billing Rights that inform me (us) of the terms, responsibilities and rights as a Credit Union Credit Card account user. In addition, I/we are providing express consent to be contacted as needed by autodialers from the credit union card fraud departments.

APPLICANT'S SIGNATURE	DATE	CO-APPLICANT'S SIGNATURE	DATE
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Name of authorized user _____ Signature _____ Date _____

Address _____