

## VISA APPLICATION CHECKLIST

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Riegelwood Federal Credit Union is committed to efficient and courteous lending services to our membership. This checklist includes information that you typically need to supply in order to apply for a loan. Please be advised that this checklist does not constitute an application and additional documentation\* may be requested at the time of loan application.

- Social Security Number(s)
- Date(s) of Birth
- Gross Monthly Income
- Employer(s)
- Job Title(s)
- Years of Employment
- Residence Status (Own or Rent)
- Housing Payment
- Alimony / Child Support Obligations

\*Additional documentation that may be requested at the time of application:

- Income Verification - recent paystubs, signed personal tax returns and/or award letters
- Insurance Information - Declarations Page / Agent's name and phone number
- Recent Billing Statement - If request is a refinance transaction
- List of Assets

This list is not all inclusive and you may be required to provide supplemental information during the application process. Currently all loan applications must be processed at one of our branch locations. Appointments are not required; call or come in today!

Thank you for choosing Riegelwood Federal Credit Union for your lending needs!



# CREDIT CARD APPLICATION



There are costs associated with the use of a credit card. Information about costs, rates and fees may be contained in disclosures provided with this application or by calling us toll-free or collect at 910-655-2274 or writing to us at the address stated on this 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

- 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)
- your spouse will use the account, or
- 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 appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.

**Credit Card Account:**  Individual  Joint

If this is an application for joint credit, Applicant and Co-Applicant each agree and acknowledge the intent to apply for joint credit (sign below):

Applicant <span style="float:right">Date</span>	Co-Applicant <span style="float:right">Date</span>
<b>X</b> <span style="float:right">(Seal)</span>	<b>X</b> <span style="float:right">(Seal)</span>

Credit Limit Requested \$

If Authorized User, Name:

**Guarantors Complete OTHER section below.**

**APPLICANT**

**OTHER**  CO-APPLICANT  SPOUSE  GUARANTOR  OTHER

NAME (Last - First - Initial)			NAME (Last - First - Initial)									
ACCOUNT NUMBER		SOCIAL SECURITY NUMBER		ACCOUNT NUMBER		SOCIAL SECURITY NUMBER						
BIRTH DATE		EMAIL ADDRESS				BIRTH DATE		EMAIL ADDRESS				
HOME PHONE		CELL PHONE		BUSINESS PHONE/EXT.			HOME PHONE		CELL PHONE		BUSINESS PHONE/EXT.	
DRIVER'S LICENSE NUMBER/STATE			AGES OF DEPENDENTS			DRIVER'S LICENSE NUMBER/STATE			AGES OF DEPENDENTS			
PRESENT ADDRESS (Street - City - State - Zip)				<input type="checkbox"/> OWN <input type="checkbox"/> RENT		PRESENT ADDRESS (Street - City - State - Zip)				<input type="checkbox"/> OWN <input type="checkbox"/> RENT		
				LENGTH AT RESIDENCE						LENGTH AT RESIDENCE		
PREVIOUS ADDRESS (Street - City - State - Zip)				<input type="checkbox"/> OWN <input type="checkbox"/> RENT		PREVIOUS ADDRESS (Street - City - State - Zip)				<input type="checkbox"/> OWN <input type="checkbox"/> RENT		
				LENGTH AT RESIDENCE						LENGTH AT RESIDENCE		
MORTGAGE/RENT OWED TO						MORTGAGE/RENT OWED TO						
MORTGAGE BALANCE \$		MONTHLY PAYMENT \$		INTEREST RATE %		MORTGAGE BALANCE \$		MONTHLY PAYMENT \$		INTEREST RATE %		
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:						COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:						
<input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)						<input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)						
<b>EMPLOYMENT/INCOME</b> <span style="float:right">START DATE</span>						<b>EMPLOYMENT/INCOME</b> <span style="float:right">START DATE</span>						
EMPLOYMENT STATUS <input type="checkbox"/> FULL TIME <input type="checkbox"/> PART TIME						EMPLOYMENT STATUS <input type="checkbox"/> FULL TIME <input type="checkbox"/> PART TIME						
NAME AND ADDRESS OF EMPLOYER						NAME AND ADDRESS OF EMPLOYER						
<b>NOTICE:</b> ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.						<b>NOTICE:</b> 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 \$			EMPLOYMENT INCOME PER \$			OTHER INCOME PER \$			
TITLE/GRADE			SOURCE			TITLE/GRADE			SOURCE			
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS						PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS						
STARTING DATE				ENDING DATE		STARTING DATE				ENDING DATE		

<b>MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR?</b> <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE _____ ENDING/SEPARATION DATE _____	<b>MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR?</b> <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE _____ ENDING/SEPARATION DATE _____							
<b>REFERENCE</b>								
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU								
RELATIONSHIP	HOME PHONE							
<b>WHAT YOU OWE</b>								
DEBT	CREDITOR NAME OTHER THAN THIS CREDIT UNION (Attach additional sheet(s) if necessary)	INTEREST RATE	PRESENT BALANCE	MONTHLY PAYMENT	OWED BY			
					APPLICANT	OTHER		
<input type="checkbox"/> RENT		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/> FIRST MORTGAGE (Incl. Tax & Ins.)		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>		
	SEE ATTACHED	%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>		
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>		
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>		
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>		
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>		
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>		
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>		
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>		
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>		
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>		
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>		
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED:			<b>TOTALS</b>	\$	\$			
<b>WHAT YOU OWN</b>								
ASSET DESCRIPTION	LIST LOCATION OF PROPERTY OR FINANCIAL INSTITUTION	MARKET VALUE	PLEGGED AS COLLATERAL FOR ANOTHER LOAN				OWNED BY	
			<input type="checkbox"/>	YES	<input type="checkbox"/>	NO	APPLICANT	OTHER
		\$	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>	<input type="checkbox"/>
	SEE ATTACHED	\$	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>	<input type="checkbox"/>
		\$	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>	<input type="checkbox"/>
		\$	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>	<input type="checkbox"/>
		\$	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>	<input type="checkbox"/>
		\$	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>	<input type="checkbox"/>
		\$	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>	<input type="checkbox"/>
<b>OTHER INFORMATION ABOUT YOU</b>							<b>APPLICANT</b>	<b>OTHER</b>
IF YOU ANSWER "YES" (BY CHECKING THE BOX) TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET								
1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?							<input type="checkbox"/>	<input type="checkbox"/>
2. DO YOU CURRENTLY HAVE ANY OUTSTANDING JUDGMENTS OR HAVE YOU EVER FILED FOR BANKRUPTCY, HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13, HAD PROPERTY FORECLOSED UPON OR REPOSSESSED IN THE LAST 7 YEARS, OR BEEN A PARTY IN A LAWSUIT?							<input type="checkbox"/>	<input type="checkbox"/>
3. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?							<input type="checkbox"/>	<input type="checkbox"/>
4. ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE?								
FOR WHOM (Name of Others Obligated on Loan):							<input type="checkbox"/>	<input type="checkbox"/>
TO WHOM (Name of Creditor):								

**STATE LAW NOTICE(S)**

**Notice to Nebraska Residents:** A credit agreement must be in writing to be enforceable under Nebraska law. To protect you and us from any misunderstandings or disappointments, any contract, promise, undertaking, or offer to forebear repayment of money or to make any other financial accommodation in connection with this loan of money or grant or extension of credit, or any amendment of, cancellation of, waiver of, or substitution for any or all of the terms or provisions of any instrument or document executed in connection with this loan of money or grant or extension of credit, must be in writing to be effective.

**Notice to New York Residents:** New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. New York State Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov.

**Notice to Ohio Residents:** 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.

**Notice to Wisconsin Residents:** (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
X	(Seal)

**CONSENSUAL SECURITY INTEREST**

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 IRA or any other account that would lose special tax treatment under state or federal law if given as security are not subject to the security interest you have given in your shares and deposits. You may withdraw these other shares unless you are in default. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. For example, if you have an unpaid credit card balance, you agree we may use funds in your account(s) to pay any or all of the unpaid balance.

By signing or otherwise authenticating below, you are affirmatively agreeing that you are aware that granting a security interest is a condition for the credit card and you intend to grant a security interest. You acknowledge and agree that your pledge does not apply during any periods when you are a covered borrower under the Military Lending Act. For clarity, you will not be deemed a covered borrower, and your pledge will apply, if: (i) you become obligated on a credit transaction or establish an account for credit when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Security Interest Acknowledgement and Agreement	Date
X	(Seal)

Security Interest Acknowledgement and Agreement	Date
X	(Seal)

**SIGNATURES**

By signing or otherwise authenticating below:

1. You promise that everything you have stated in this application is correct to the best of your knowledge, and that the above information is a complete listing of what you owe. 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 this 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 crime to willfully and deliberately provide incomplete or incorrect information in this application.
2. You understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the Consumer Credit Card Agreement and Disclosure.

Applicant's Signature	Date
X	(Seal)

Other Signature	Date
X	(Seal)

**CREDIT UNION USE ONLY**

DATE	<input type="checkbox"/> APPROVED <input type="checkbox"/> DECLINED	NUMBER OF CARDS	CREDIT LIMIT \$	CREDIT CARD NUMBER
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Signatures

	Date
X	(Seal)

	Date
X	(Seal)



183 John Riegel Road  
Riegelwood, NC 28456  
910-655-2274 • www.riegelwoodfcu.org

**APPLICATION AND  
SOLICITATION  
DISCLOSURE**



<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Visa Platinum</b> to , based on your creditworthiness.</p> <p><b>Visa Classic Cash Back Rewards</b> Introductory APR for six billing cycles from account opening.</p> <p>After that, your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Balance Transfers</b>	<p><b>Visa Platinum</b> to , based on your creditworthiness.</p> <p><b>Visa Classic Cash Back Rewards</b> Introductory APR for six billing cycles from account opening.</p> <p>After that, your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p><b>Visa Platinum</b> to , based on your creditworthiness.</p> <p><b>Visa Classic Cash Back Rewards</b> to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>Penalty APR and When it Applies</b>	<p><b>Visa Platinum</b></p> <p><b>Visa Classic Cash Back Rewards</b></p>
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>
<b>Fees</b>	
<b>Set-up and Maintenance Fees</b> - Application Fee	<b>None</b>

<b>Transaction Fees</b> - Balance Transfer Fee - Visa Platinum - Balance Transfer Fee - Visa Classic Cash Back Rewards - Cash Advance Fee - Visa Platinum - Cash Advance Fee - Visa Classic Cash Back Rewards - Foreign Transaction Fee	<b>None</b> <b>\$10.00</b> or <b>3.00%</b> of the amount of each balance transfer, whichever is greater <b>None</b> <b>\$10.00</b> or <b>3.00%</b> of the amount of each cash advance, whichever is greater <b>None</b>
<b>Penalty Fees</b> - Late Payment Fee - Visa Platinum - Late Payment Fee - Visa Classic Cash Back Rewards - Returned Payment Fee - Visa Platinum - Returned Payment Fee - Visa Classic Cash Back Rewards	Up to <b>\$25.00</b> Up to <b>\$27.00</b> Up to <b>\$25.00</b> Up to <b>\$27.00</b>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (excluding new purchases and balance transfers) (including new cash advances)."

**Promotional Period for Introductory APR - Visa Classic Cash Back Rewards:**

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first six billing cycles following the opening of your account. Any existing balances on Riegelwood Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

**Loss of Introductory APR:**

We may end your Introductory APR for purchases and balance transfers and apply the Penalty APR if you are 60 days late in making a payment.

**Application of Penalty APR:**

Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of:

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Visa Platinum and Visa Classic Cash Back Rewards are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.**

**Other Fees & Disclosures:**

Late Payment Fee - Visa Platinum:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.

Late Payment Fee - Visa Classic Cash Back Rewards:

\$27.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.

Balance Transfer Fee (Finance Charge) - Visa Classic Cash Back Rewards:

\$10.00 or 3.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge) - Visa Classic Cash Back Rewards:  
\$10.00 or 3.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee - Visa Platinum:  
\$25.00 or the amount of the required minimum payment, whichever is less.

Returned Payment Fee - Visa Classic Cash Back Rewards:  
\$27.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:  
\$15.00.

Document Copy Fee:  
\$2.00.

Pay-by-Phone Fee:  
\$10.00.

Rush Fee:  
\$35.00.

Statement Copy Fee:  
\$2.00 per document.