

PO Box 60651, Montclair, CA 91763-1126 Phone: 800-245-0433 Fax: 909-981-7055

See back panel for "Credit Disclosures"

INTERFAITH FCU ACCOUNT NO. \_\_\_\_\_

CARD CHOICE (check one)     Visa Classic     Visa Platinum  
 TYPE OF CREDIT (check one)     Individual Credit     Joint Credit     Shared Secured

Married applicants may apply for an individual account.\* (Additional signature required on back side)

New Card    Requested Amount \$ \_\_\_\_\_

### APPLICANT Personal information

SOCIAL SECURITY NUMBER	DRIVER LIC/STATE/ISSUE DATE	DL EXPIRATION DATE
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MARTIAL STATUS CHECK ONE. If you reside in or are relying on property in a community property state or if you are applying for a secured credit or joint account.     MARRIED     SEPARATED     UNMARRIED     WIDOW

FIRST NAME:	INITIAL:	LAST NAME:	MOTHER'S MAIDEN NAME:
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CURRENT STREET ADDRESS:	APT NO.	CITY:	ST:	ZIP:
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RENT     OWN     OTHER    YEARS: \_\_\_\_\_ MONTHS: \_\_\_\_\_    MONTHLY RENT/MORTGAGE AMOUNT: \_\_\_\_\_

CELL PHONE:	HOME PHONE:	E-MAIL:	D.O.B:
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PRESENT EMPLOYER:	DEPARTMENT:	YRS:	MOS:	WORK PHONE/EXT:
	POSITION:			

GROSS MONTHLY SALARY: \$ _____	LIST ANY OTHER TYPE OF INCOME:	YOU need not list income from alimony, child support, or separate maintenance unless you wish it considered for the purposes of granting this credit.
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### SPOUSE/CO-APPLICANT

SOCIAL SECURITY NUMBER	DRIVER LIC/STATE/ISSUE DATE	DL EXPIRATION DATE
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MARTIAL STATUS CHECK ONE. If you reside in or are relying on property in a community property state or if you are applying for a secured credit or joint account.     MARRIED     SEPARATED     UNMARRIED     WIDOW

FIRST NAME:	INITIAL:	LAST NAME:	MOTHER'S MAIDEN NAME:
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CURRENT STREET ADDRESS:	APT NO.	CITY:	ST:	ZIP:
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RENT     OWN     OTHER    YEARS: \_\_\_\_\_ MONTHS: \_\_\_\_\_    MONTHLY RENT/MORTGAGE AMOUNT: \_\_\_\_\_

CELL PHONE:	HOME PHONE:	E-MAIL:	D.O.B:
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PRESENT EMPLOYER:	DEPARTMENT:	YRS:	MOS:	WORK PHONE/EXT:
	POSITION:			

GROSS MONTHLY SALARY: \$ _____	LIST ANY OTHER TYPE OF INCOME:	YOU need not list income from alimony, child support, or separate maintenance unless you wish it considered for the purposes of granting this credit.
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### LIEN ON SHARES

By signing below you understand and agree that if you are in default on this Account, we may impress and enforce a lien on all shares (except IRA accounts) then on deposit with us to repay the unpaid balance of the Account in accordance with the Federal Credit Union Act and our Bylaws.

SIGNATURE OF MEMBER:	DATE:	SPOUSE/RDP/CO-APPLICANT'S SIGNATURE (IF APPLICABLE):	DATE:
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### SIGNATURES You must sign here. PLEASE ATTACH A CURRENT PAY STUB FOR EACH BORROWER

APPLICANT SIGNATURE	DATE	CO-APPLICANT SIGNATURE	DATE	*We intend to apply for joint credit if indicated above		
				<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:50%;">Applicant Initials _____</td> <td style="width:50%;">Co-Applicant Initials _____</td> </tr> </table>	Applicant Initials _____	Co-Applicant Initials _____
Applicant Initials _____	Co-Applicant Initials _____					

## Agreement

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“You” and “Your” mean each and all of the applicants signing on the reverse.

1. You certify the accuracy of the information given in this application and you will notify the Credit Union in writing immediately if there is any change in your financial condition. It is a violation of Section 1014, Title 18, U.S. Code, to make a false statement of overvalue security for the purpose of influencing the action of any federally insured Credit Union.
2. You authorize the Credit Union to gather whatever credit and employment information it considers appropriate from time to time (you understand that this will assist, for example, in determining your eligibility for renewal of credit and additional extensions of credit). You authorize the Credit Union to give information concerning your credit experience with us to others. You understand and agree that the Credit Union may retain this application and any other information the Credit Union may receive.
3. You agree that by using or authorizing another to use the Account, you will be bound by the terms and conditions of the Interfaith Federal Credit Union Agreement entitled Variable-Rate VISA® Classic and Platinum Credit Card Agreement and Federal Truth-in-Lending Disclosure Statement, (which will be given to you if your application is approved and before the first transaction is made).

### INTEREST RATES AND INTEREST CHARGES

#### APRs for Variable-Rate Classic and Platinum VISA Accounts:

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

**8.90% to 18.00%**

Based on your credit worthiness. This APR will vary with the market based on the Prime Rate.

#### APRs for Variable-Rate Secured VISA Accounts:

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

**8.90% to 18.00%**

Based on your credit worthiness. This APR will vary with the market based on the Prime Rate.

**How to Avoid Paying Interest on Purchases**

Your due date is at least 25 days after the close of the billing cycle. We will not charge you interest on purchases if you pay your entire balance 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 a credit card, visit the website of the Consumer Financial Protection Bureau at: <https://www.consumerfinance.gov/learnmore>

#### Fees

**Annual Fee**

**None**

**Transaction Fees**

- Balance Transfer
- Cash Advance
- Foreign Transactions

**None**

**None**

**0.8%** in U.S. dollars of each transaction for single currency international transactions. **1.00%** in U.S. dollars of each transaction for multi-currency international transactions.

**Penalty Fees**

- Late Payment
- Returned Payment

Up to **\$25.00** if the Minimum Payment Due is not paid within 5 days of the Payment Due Date.

Up to **\$25.00**

**How We Will Calculate Your Balance:** We use a method called “Average Daily Balance (Including Current Transactions).”

The information about the costs of the cards described in this application is accurate as of September 1, 2020. This information may have changed after that date. To find out what may have changed, call us at (800) 245-0433. **SECURED CREDIT CARD NOTICE:** If you are issued a secured credit card, the Credit Union will take a security interest in your funds on deposit with the Credit Union.

#### ACKNOWLEDGEMENT OF PLEDGE OF SHARES (VISA SECURED APPLICANTS ONLY)

By signing below, the undersigned, \_\_\_\_\_, hereby pledges to Interfaith Federal Credit Union a security interest in your account number equal to your VISA credit limit to secure your VISA Secured Account. You understand and agree that you must maintain at least this amount in the account referenced above until your entire credit card balance is repaid and your account is closed. You understand this is a condition of your receiving a VISA Secured Card Account. In the event you default on the VISA Secured Credit Card Agreement, these funds will be applied to the amount owing.

**SIGNATURE OF MEMBER:**

**DATE**

**SPOUSE/RDP/CO-APPLICANT’S SIGNATURE (IF APPLICABLE) :**

**DATE**

#### FOR INTERNAL USE ONLY

VISA ACCOUNT NO.: \_\_\_\_\_ DATE APPROVED \_\_\_\_\_

CREDIT LIMIT \$ \_\_\_\_\_ APPROVED BY: \_\_\_\_\_