Credit Union Advantage, a division of Zeal Credit Union
VISA Application

PLEASE PRINT   ACCOUNT # _____   LIMIT REQUESTED $ _____

❏ VISA   ❏ VISA Secured

Please tell us about yourself

Check the box indicating the type of credit you are applying for:

❏ Individual Credit   (1) Provide applicant information if you are relying only on your own income and assets to establish credit.

(2) Provide information about your spouse or former spouse in the lines provided for co-applicant, if you reside in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI) or if you are relying on alimony, child support, or separate maintenance payments to establish credit.

❏ Joint Credit   (1) Provide information about you and the other party in the lines provided for applicant and co-applicant below.

(2) Each joint applicant must sign below.

We intend to apply for joint credit: Applicant _____   Co-Applicant _____

NAME (LAST, FIRST, MIDDLE)   SOC. SEC. NO. (   )   DATE OF BIRTH (   )

HOME ADDRESS   HOME PHONE NO.   CELL PHONE NO.

CITY   STATE   ZIP $ MORTGAGE/RENT PAYMENT   YEARS/MONTHS THERE

CO-APPLICANT'S NAME (LAST, FIRST, MIDDLE)   CO-APPLICANT'S SOC. SEC. NO.   CO-APPLICANT'S DATE OF BIRTH (   )

CO-APPLICANT'S ADDRESS   CITY   STATE   ZIP   HOME PHONE NO.

Please tell us about your job

EMPLOYER OR FIRM NAME   POSITION (   )

STREET ADDRESS   PHONE NO.

CITY   STATE   ZIP   STARTING DATE

$ MONTHLY GROSS INCOME* $ OTHER INCOME** & SOURCE   PER: ❏ MONTH   ❏ YEAR

CO-APPLICANT'S EMPLOYER, ADDRESS & PHONE NO.

*Income Verification: CU Advantage, a Division of Zeal Credit Union, requires income verification for all loans. To expedite your loan, please include proof of income with this application (i.e., copy of last two pay stubs, W-2 form, etc.). **Alimony, separate maintenance or child support need not be revealed if you do not wish to rely on it.

Personal References

1. _____   (   )
NAME   ADDRESS   CITY   STATE   ZIP   HOME PHONE NO.

2. _____   (   )
NAME   ADDRESS   CITY   STATE   ZIP   HOME PHONE NO.

Security Interest: Complete for VISA Secured only   This Section MUST be signed and dated.

I(We) hereby grant the credit union a security interest in all individual and joint share accounts I(we) have with the credit union now or in the future from which I(we) can withdraw for my(our) own use without the consent of a person not obligated on my(our) VISA account. Shares or deposits in an Individual Retirement Account or in 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 I(we) are in default the credit union may apply the funds in these accounts to any amounts owing on my(our) credit card account. In addition, $5.00 of the balance in my(our) regular share account will be held and not available for withdrawal as long as my(our) credit card account is open.

_____ If my (our) initials appear in this blank, I (we) hereby acknowledge and agree, in addition to the preceding conditions, that $_____ will be held on deposit in Account No. _____ as collateral for my (our) VISA account, and that it will be held and not available for withdrawal as long as my (our) credit card account is open.

X _____
SIGNATURE OF APPLICANT   DATE

X _____
SIGNATURE OF CO-APPLICANT   DATE

Application & Agreement

This application is submitted to obtain credit and I(we) represent that all information herein is true and complete. I (We) also authorize the credit union to verify or obtain further information as it deems necessary from consumer reporting agencies and other creditors and to verify employment or other sources of income. If this application is approved and VISA card(s) issued, I(we) agree that I(we) will be bound by the VISA Terms and Conditions that will be sent with the cards or in a separate approval letter and all amendments to the VISA Terms and Conditions.

Negative Information Notice: You may report information about my(our) account to credit bureaus. Late payments, missed payments, or other defaults on my(our) account may be reflected in my(our)credit report(s).

X _____
SIGNATURE OF APPLICANT   DATE

X _____
SIGNATURE OF CO-APPLICANT   DATE

FOR VISA: ISSUE CARD(S) AS FOLLOWS: (PLEASE PRINT)
No card will be issued in the name of a person who has not signed above.

CARD #1 _____

CARD #2 _____

CREDIT UNION USE ONLY

❏ LOAN APPROVED   ❏ LOAN DENIED

LOAN OFFICER _____ DATE _____

LIMIT APPROVED $ _____

COMMENTS _____