



1990 Westwood Blvd., Suite 270 • Los Angeles, CA 90025
 1211 Avenue of the Americas, C-1 • New York, NY 10036
 (310) 432-2344 • Fax# (310) 432-2345 • NY# (212) 852-7861
 www.foxcredit.org

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 _____ 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

1. 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)
2. your spouse will use the account, or
3. 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 Date	Co-Applicant Date
X (Seal)	X (Seal)

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)

OWN RENT

PRESENT ADDRESS (Street - City - State - Zip)

OWN RENT

LENGTH AT RESIDENCE

LENGTH AT RESIDENCE

PREVIOUS ADDRESS (Street - City - State - Zip)

OWN RENT

PREVIOUS ADDRESS (Street - City - State - Zip)

OWN 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:

MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:

MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)

EMPLOYMENT/INCOME

START DATE

EMPLOYMENT/INCOME

START DATE

EMPLOYMENT STATUS FULL TIME PART TIME

EMPLOYMENT STATUS FULL TIME PART TIME

NAME AND ADDRESS OF EMPLOYER

NAME AND ADDRESS OF EMPLOYER

NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.

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EMPLOYMENT INCOME PER \$

OTHER INCOME PER \$

EMPLOYMENT INCOME PER \$

OTHER INCOME PER \$

TITLE/GRADE

SOURCE

TITLE/GRADE

SOURCE

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**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Classic to _____ , based on your creditworthiness.</p> <p>Visa Classic Secured to _____ , based on your creditworthiness.</p>
APR for Balance Transfers	<p>Visa Classic to _____ , based on your creditworthiness.</p> <p>Visa Classic Secured to _____ , based on your creditworthiness.</p>
APR for Cash Advances	<p>Visa Classic to _____ , based on your creditworthiness.</p> <p>Visa Classic Secured to _____ , based on your creditworthiness.</p>
How to Avoid Paying Interest on Purchases	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.
For Credit Card Tips from the Consumer Financial Protection Bureau	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 http://www.consumerfinance.gov/learnmore.
Fees	
Transaction Fees - Foreign Transaction Fee	1.00% of each multiple currency transaction in U.S. dollars 1.00% of each single currency transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$10.00 Up to \$25.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

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.

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SEE NEXT PAGE for more important information about your account.

For California Borrowers, the Visa Classic and Visa Classic Secured 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:

\$10.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$10.00.

Pay-by-Phone Fee:

\$10.00.

Rush Fee:

\$40.00.