

CREDIT CARD APPLICATION

\$25 Loan Processing Fee (refunded upon approval)

Visa Secured Classic MasterCard Visa Gold Visa Platinum

APPLICANT

Credit Union Account # _____
 Name _____
 Address _____
 City/State/Zip _____
 Home Phone (_____) _____
 Work Phone (_____) _____
 Date of Birth _____
 Social Security # _____
 Driver's License # _____
 Monthly Rent/Mortgage _____
 Employer _____
 Position _____ Dept. _____
 How long? _____ Gross Monthly Salary \$ _____
 Previous Employer _____ How long? _____
 (if less than 2 years at present employer)
 Personal Reference _____
 Address _____
 Phone Number _____
 Are you a U.S. citizen? Yes No

OTHER INCOME

(List alimony, child support or separate maintenance only if you want it considered.)

Type _____ Monthly amount \$ _____

CO-APPLICANT (IF JOINT)

Credit Union Account # _____
 Name _____
 Address _____
 City/State/Zip _____
 Home Phone (_____) _____
 Work Phone (_____) _____
 Date of Birth _____
 Social Security # _____
 Driver's License # _____
 Monthly Rent/Mortgage _____
 Employer _____
 Position _____ Dept. _____
 How long? _____ Gross Monthly Salary \$ _____
 Previous Employer _____ How long? _____
 (if less than 2 years at present employer)
 Personal Reference _____
 Address _____
 Phone Number _____
 Are you a U.S. citizen? Yes No

OTHER INCOME

(List alimony, child support or separate maintenance only if you want it considered.)

Type _____ Monthly amount \$ _____

CREDIT CARD DISCLOSURES

Annual Percentage Rate for Purchases & Cash Advances	6.90%-17.80% FIXED	Over the Limit Fee	\$25.00
Annual Membership Fee	None	Replacement Card Fee	\$10.00
Grace Period	25 days	Minimum Finance Charge	Monthly Periodic Rates 0.575%-.1483%
Method of computing the balance for purchases	Average daily including new purchases	Transaction Fee for Cash Advance	None
Late Payment Fee	\$25.00		

By signing below I (we) authorize Peoples Credit Union to check my (our) credit history including the verification of the information on this request. I understand that you may contact me for further information, and that this application must be completed fully for the Credit Union to process my request. You may obtain information from others about me and give credit information to others. I understand that all funds advanced to me will be subject to specific terms and conditions. I have received the Credit Card Agreement and Disclosure.

Security interest: Chapter 657.033, Florida Statutes, gives the Credit Union a lien on the shares, deposits and accumulated interest in any member's individual, joint or trust account for any sum due the Credit Union from that member in case of default. This security interest applies to account no.: _____ - _____ (initial).

X _____
 Applicant Signature Date

X _____
 Co-Applicant Signature Date

PLEASE ATTACH MOST RECENT PAYCHECK STUB(S)

TRANSFER AND SAVE

Name of Issuer _____
 Account Number _____
 Address _____
 City/State/Zip _____
 Amount to be Transferred \$ _____
 Name of Issuer _____
 Account Number _____
 Address _____
 City/State/Zip _____
 Amount to be Transferred \$ _____
 Name of Issuer _____
 Account Number _____
 Address _____
 City/State/Zip _____
 Amount to be Transferred \$ _____

By signing below, I authorize Peoples Credit Union to transfer existing balances from my other credit/charge card(s) to my Credit Union MasterCard/VISA account.

X _____
 Signature

Date _____ Credit Union Account Number _____

Please Note: Balances can only be transferred up to your total credit available. We will transfer balances in the order listed until your credit limit has been reached.

ADDITIONAL INFORMATION

PEOPLES CREDIT UNION CREDIT CARD PROGRAM	TRANSACTION FEE FOR CASH ADVANCES	NONE	NONE	NONE	NONE
	TRANSACTION FEE FOR PURCHASES	NONE	NONE	NONE	NONE
	ANNUAL FEES	\$15.00	NONE	NONE	NONE
	METHOD OF COMPUTING THE BALANCE PURCHASES*	Average Daily Balance (Including New Purchases)			
GRACE PERIOD FOR REPAYMENT OF BALANCES	PURCHASES: Grace period for the new balance extends to the payment due date. CASH ADVANCES: No grace period provided.				
ANNUAL PERCENTAGE RATE FOR PURCHASES	17.80%	9.80% -15.80%	9.80% -15.80%	6.90%	
CARD TYPE	Visa Secured	MasterCard Classic	Visa Gold	Visa Platinum	
				FEE FOR FEES FOR OVER LIMIT	\$25.00
				FEE FOR LATE PAYMENTS**	\$25.00
				TRANSACTION FEE FOR CASH ADVANCES	NONE
				TRANSACTION FEE FOR PURCHASES	NONE
				ANNUAL FEES	\$15.00
				METHOD OF COMPUTING THE BALANCE PURCHASES*	Average Daily Balance (Including New Purchases)
				GRACE PERIOD FOR REPAYMENT OF BALANCES	PURCHASES: Grace period for the new balance extends to the payment due date. CASH ADVANCES: No grace period provided.
				ANNUAL PERCENTAGE RATE FOR PURCHASES	17.80%
				CARD TYPE	Visa Secured

*On the amount over the credit limit

**Minimum

*Per month outstanding balance