



First Miami University Student/ Alumni Federal Credit Union

Credit Card Application
Visa Classic

Account # _____

Applicant Name (last-first-mid) _____

SSN _____

DOB _____

College Address _____

Phone _____

Permanent Address _____

Phone _____

Mother's Maiden Name _____

Net Monthly Pay (if working) _____

Current Debts:

(Include charge accounts, installment contracts, credit cards, rent, mortgages, etc.)
(Use separate sheet if necessary)

Table with 3 columns: Creditor, Balance, Monthly Pay. Includes three rows of blank lines for data entry.

This statement is submitted to obtain credit and I (we) certify that all information herein is true and complete. I (we) also authorize the credit union to verify or obtain further information the credit union may deem necessary concerning my (our) credit standing. If this application is approved and a credit card(s) issued, the undersigned applicant(s) by signing, using, or permitting another to use the credit card(s) agrees(s) that the applicant(s) will be bound by the terms and conditions of the VISA agreement which will be furnished to me (us). I (we) agree to pay the credit union all reasonable costs credit unions incurs to collect debts incurred under my (our) VISA agreement with credit union, or realize on any security, including reasonable attorneys' fees, court costs, and collection agency fees to the extent allowed by applicable laws, or regulations. I (we) understand that a contingent or hourly fee arrangement may be established under and agreement entered into by credit union with any attorney and/ or collection agency to collect debts incurred under my (your) VISA agreement if it is in default and I (we) herby agree that any such fee arrangement is reasonable. This provision also shall apply if I (we) file a petition or any other claim for relief under and bankruptcy rule or law of the United States, or if such petition or other claim for relief is filed against me (us) by another.

Applicant Signature

Date



Pledge of Shares (This must be signed for a card to be issued)

By signing below, you pledge to use and grant us a security interest in all of your shareholdings with us including paid shares and future payments or shares to secure your credit card account with us. You authorize us to apply these shareholding to pay any amounts due on the account or under this agreement if you should default.

Applicant's Signature

Date

Credit Disclosure

Annual Percentage Rate

14.99

Other APR's:

Cash Advance APR: 14.99%

Balance Transfer APR: 14.99%

Grace Period for Repayment

25 days

Method of Computing the

Average Daily Balance

Balances for Purchases

(Including New Purchases)

Annual Fee

None

Minimum Finance Charge

None

Transaction Fee For Purchases

None

Transaction Fee for Cash Advances:

\$3.00

Balance Transfer Fee:

None

Late Payment Fee:

\$25.00

Over the Credit Limit Fee:

\$25.00

Documentation Fee:

\$10.00

New or Replacement Card Fee:

\$5.00

Card Recovery Fee:

\$65.00