



Account Number

MARRIED APPLICANTS may apply for a separate account. **Check the type of credit account for which you wish to apply.**
 Individual Credit – You must complete the applicant section about yourself and the other section about your spouse if: (1) You live in a community property state (AK, AZ, CA, ID, LA, NM, NV, P.R., TX, WA, WI); (2) your spouse will use the account; or (3) you are relying on your spouse's income as a source of repayment.
 Joint Credit – If you are applying for a joint account or an account that you and another person will use, you must complete the applicant and other section.
 _____ Initial here If you intend to apply for joint credit.

Type of Credit Card Applied For

<input type="checkbox"/> Senate VISA Classic	<input type="checkbox"/> Senate VISA Gold	<input type="checkbox"/> Senate VISA Platinum	Credit Limit
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Credit Card Disclosure Information

This disclosure is accurate as of _____. For rate information after this date, you may call (800) 374-2758 or write to us at United States Senate Federal Credit Union, National Capitol Station, and P.O. BOX 77920, Washington, DC 20013-8920.

Annual Percentage Rate (APR) for Purchases	Annual Percentage Rate (APR) for Cash Advances and Balance Transfers	Grace Period for Repayment of Balances for Purchases	Method for Computing the Balance for Purchases	Minimum FINANCE CHARGE	Annual Fee
VISA Classic – 11.75%	VISA Classic – 11.75%	25 Days	Average Daily transaction balances outstanding during the month (new and previous)	None	None
VISA Gold – 8.99%	VISA Gold – 8.99%				
VISA Platinum – 9.15%	VISA Platinum – 9.15%				

Late Charge: If your payment is more than 10 days late you will be charged \$20. **Over the Credit Limit:** \$20 per billing cycle

Optional Credit Insurance

A separate credit insurance Application/Disclosure must be completed if you are interested in adding coverage. See your loan officer for details.
You are interested in: Single Credit Life Joint Credit Life Credit Disability

Applicant Information

Complete for joint credit or if you live in a community property state: Married Separated Unmarried (single, divorced, widowed)

Full Name	Birth Date	Social Security No.	Mother's Maiden Name (for security)
Home Phone	Driver's License No./State	Email Address	
Current Address	Years There	Previous Address (if current less than 2 years)	Years There

Name and address of nearest relative not living with you	Relationship	Phone
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Employment and Other Income

Current Employer Name and Address	Position	Hire Date	Annual Gross Income	Office Phone / Ext
Previous Employer Name & Address (if current less than 2 years)	Position	Hire Date	Annual Gross Income	Office Phone / Ext

Notice: Income from alimony, child support, or separate maintenance payments need not be revealed if you do not choose to have it considered.

Other Income Source 1	Phone No.	Annual Gross Income	Other Income Source 2	Phone No.	Annual Gross Income
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Account and Financial Relationships

Financial Accounts at Other Institutions			Automobiles			
Checking	Institution	Balance	Auto 1	Year	Make	Model
Savings	Institution	Balance	Auto 2	Year	Make	Model
IRAs	Institution	Balance	Real Estate & Investments – Other Liens or Mortgage Balances			
CDs	Institution	Balance	Description – Real Estate		Monthly Payment	Balance
MMA's	Institution	Balance	Description – Real Estate/Other Asset		Monthly Payment	Balance
Direct Deposit	Institution	Amount	<input type="checkbox"/> Own <input type="checkbox"/> Rent	Landlord/Mortgagor	Monthly Payment	Balance

Continued on Next Page

Current Debts

Please check the box marked "CO" indicating the debts you are a Co-Borrower. Please check the box marked "D" if this debt is to be paid off if the loan is granted.

FULL NAME OF CREDITOR	BALANCE DUE	MONTHLY PAYMENT	FULL NAME OF CREDITOR	BALANCE DUE	MONTHLY PAYMENT
<input type="checkbox"/> CO <input type="checkbox"/> D			<input type="checkbox"/> CO <input type="checkbox"/> D		
<input type="checkbox"/> CO <input type="checkbox"/> D			<input type="checkbox"/> CO <input type="checkbox"/> D		
<input type="checkbox"/> CO <input type="checkbox"/> D			<input type="checkbox"/> CO <input type="checkbox"/> D		

Other Applicant Information

Check the box which applies: <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Co-Signer		Check here if the Co-Applicant is your Spouse: <input type="checkbox"/>			
Complete for joint credit or if you live in a community property state: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)					
Full Name		Birth Date	Social Security No.		Mother's Maiden Name (for security)
Home Phone		Driver's License No./State		Email Address	
Current Address		Years There	Previous Address (if current less than 2 years)		Years There
Name and address of nearest relative not living with you			Relationship		Phone

Co-Applicant / Co-Signer Employment and Other Income

Current Employer Name and Address		Position	Hire Date	Annual Gross Income	Office Phone / Ext
Previous Employer Name & Address (if current less than 2 years)		Position	Hire Date	Annual Gross Income	Office Phone / Ext
Notice: Income from alimony, child support, or separate maintenance payments need not be revealed if you do not choose to have it considered.					
Other Income Source 1		Phone No.	Annual Gross Income	Other Income Source 2	
				Phone No.	Annual Gross Income

Co-Applicant / Co-Signer Account and Financial Relationships

Financial Accounts at Other Institutions			Automobiles			
Checking	Institution	Balance	Auto 1	Year	Make	Model
Savings	Institution	Balance	Auto 2	Year	Make	Model
IRAs	Institution	Balance	Real Estate & Investments – Other Liens or Mortgage Balances			
			Description – Real Estate		Monthly Payment	Balance
CDs	Institution	Balance	Description – Real Estate/Other Asset		Monthly Payment	Balance
MMA's	Institution	Balance	Description – Real Estate/Other Asset		Monthly Payment	Balance
Direct Deposit	Institution	Amount	<input type="checkbox"/> Own <input type="checkbox"/> Rent	Landlord/Mortgagor	Monthly Payment	Balance

Current Debts

Please check the box marked "CO" indicating the debts you are a Co-Borrower. Please check the box marked "D" if this debt is to be paid off if the loan is granted.

FULL NAME OF CREDITOR	BALANCE DUE	MONTHLY PAYMENT	FULL NAME OF CREDITOR	BALANCE DUE	MONTHLY PAYMENT
<input type="checkbox"/> CO <input type="checkbox"/> D			<input type="checkbox"/> CO <input type="checkbox"/> D		
<input type="checkbox"/> CO <input type="checkbox"/> D			<input type="checkbox"/> CO <input type="checkbox"/> D		
<input type="checkbox"/> CO <input type="checkbox"/> D			<input type="checkbox"/> CO <input type="checkbox"/> D		

SIGNATURES – Please Read and Sign Below

You promise that the information stated in this Loan Application is true and correct to the best of your knowledge. By signing below, you understand that if your application is approved, you will contractually liable according to the terms of the Senate VISA Classic, VISA Gold or VISA Platinum Credit Card Agreement and Disclosure. You will receive a copy of the Agreement prior to your first credit advance and promise to pay all amounts charged to the account according to its terms. The Credit Union or its agent is authorized to investigate your credit worthiness, employment history, and to obtain a credit report and to answer questions about its credit history with you. The Credit Union may also obtain credit reports to update, increase, extend or renew credit with you. False or misleading statements in your application may cause any loan to be in default. You agree that this application shall be the Credit Union's property whether or not this application is approved. You will notify the Credit Union in writing immediately of any changes in your name, address or employment. You understand that it is a crime to willfully and deliberately provide incomplete or incorrect information to obtain credit. If you request, you will be provided the name and address of any credit bureau from which we received a credit report. **As security for any loan advance to you or on your behalf, under the Senate VISA Credit Card Agreement and Disclosure or Credit Card Agreement, you grant the Credit Union a Security Interest in all individual and joint share or other accounts you have with the Credit Union now and in the future.** If approved, collateral securing other loans you have with the credit union (except for loans secured by household goods or any dwelling) will also secure this loan. **When you are in default you authorize the Credit Union to take that money and apply it to what you owe. Shares and deposits that would have an adverse tax consequence if pledged as security are not subject to this Security Interest.** The USA Patriot Act requires that we verify the identity of all account holders. We may ask you or your co-borrower to show proof of your identity.

X	X
Applicant	Co-Applicant / Co-Signer
Date	Date