



**UNITED STATES  
SENATE FEDERAL  
CREDIT UNION**

**CREDIT CARD APPLICATION**

Account Number	Loan Number
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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, PR, 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"/> VISA Smart Rate <input type="checkbox"/> VISA Smart Rewards	Credit Limit \$

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. <b>You are interested in:</b> <input type="checkbox"/> Single Credit Life <input type="checkbox"/> Joint Credit Life <input type="checkbox"/> Credit Disability

Applicant Information					
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.	
Home Phone*	# of Dependents	Dependent(s) year of Birth		Email Address	
Current Address		Years There	Previous Address (if current less than 2 years)		Years There
Name and address of reference not living with you			Relationship		Phone*
Current Employer Name and Address		Occupation	Hire Date	Annual Gross Income	Office Phone / Ext*
				\$	
Previous Employer Name & Address (if current less than 2 years)		Occupation	Hire Date	Annual Gross Income	Office Phone / Ext*
				\$	
<b>Notice:</b> 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	Start Date	Annual Gross Income	Other Income Source 2	Start Date	Annual Gross Income
		\$			\$
Housing Expense	Landlord/Mortgage Co. Name	Monthly Payment/Rent/Expenses	Balance	Do you pay Association or Condo Fees?	
<input type="checkbox"/> Own <input type="checkbox"/> Rent				<input type="checkbox"/> Yes <input type="checkbox"/> No    Amount \$	
<input type="checkbox"/> Other		\$	\$		

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.	
Home Phone*	# of Dependents	Dependent(s) year of Birth		Email Address	
Current Address		Years There	Previous Address (if current less than 2 years)		Years There
Name and address of reference not living with you			Relationship		Phone*
Current Employer Name and Address		Occupation	Hire Date	Annual Gross Income	Office Phone / Ext*
				\$	
Previous Employer Name & Address (if current less than 2 years)		Occupation	Hire Date	Annual Gross Income	Office Phone / Ext*
				\$	

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**Other Applicant Information (continued)**

<b>Notice:</b> 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	Start Date	Annual Gross Income \$	Other Income Source 2	Start Date	Annual Gross Income \$
Housing Expense <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other	Landlord/Mortgage Co. Name	Monthly Payment/Rent/Expenses \$	Balance \$	Do you pay Association or Condo Fees? <input type="checkbox"/> Yes <input type="checkbox"/> No Amount \$	

**Additional Questions/Information (please answer the following questions)**

How did you hear about this loan program?	
Will this loan be used for: <input type="checkbox"/> Household <input type="checkbox"/> Business	Do you pay or owe: <input type="checkbox"/> Child support <input type="checkbox"/> Alimony <input type="checkbox"/> Separate Maintenance
During the next six months do you expect a change in your: <input type="checkbox"/> employer <input type="checkbox"/> residence <input type="checkbox"/> financial situation	If any of these are Yes, how much do you pay per month? \$
Are you currently a party in a lawsuit or other legal action? <input type="checkbox"/> Yes <input type="checkbox"/> No	Are You a US Citizen or permanent resident alien? <input type="checkbox"/> Yes <input type="checkbox"/> No

**\*Consent to Contact.**

By executing this Loan Application, you agree we and/or our third-party debt collectors may contact you by telephone or text message at any telephone number associated with your account, including wireless telephone numbers (i.e. cell phone numbers) which could result in charges to you, in order to service your account or collect any amounts owed to us, excluding any contacts for advertising and telemarketing purposes as prescribed by law. You further agree methods of contact may include use of pre-recorded or artificial voice messages, and/or use of an automatic dialing device. You may withdraw the consent to be contacted on your wireless telephone number(s) at any time by any reasonable means. If you have provided a wireless telephone number(s) on or in connection with this Application you represent and agree you are the wireless subscriber or customary user with respect to the wireless telephone number(s) provided and have the authority to give this consent. Furthermore, you agree to notify us of any change to the wireless telephone number(s) for which you are providing your consent to be contacted.

In order to help mitigate harm to you and your account, we may contact you on any telephone number associated with your account, including a wireless telephone number (i.e. cell phone number), to deliver to you any messages related to suspected or actual fraudulent activity on your account, data security breaches or identity theft following a data breach, money transfers, or any other exigent messages permitted by applicable law. These contacts will not contain any telemarketing, cross-marketing, solicitation, advertising, or debt collection message of any kind. The contacts will be concise and limited in frequency as required by law. You will have an opportunity to opt-out of such communications at the time of delivery.

Initial \_\_\_\_\_ Initial \_\_\_\_\_

**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 be contractually liable according to the terms of the VISA Smart Rate and VISA Smart Rewards 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 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 identity.

<b>X</b>		<b>X</b>	
Applicant	Date	Co-Applicant / Co-Signer	Date

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**Credit Card Disclosure Information**

This disclosure is accurate as of \_\_\_\_\_. For rate information after this date, you may call (202) 224-2967 (within the DC metro area), (800) 374-2758 (outside the DC metro area), or write to us at United States Senate Federal Credit Union, PO Box 77920, Washington, DC 20013-8920.

<b>Interest Rates and Interest Charges</b>	
<b>ANNUAL PERCENTAGE RATE</b> for Purchases	<b>VISA Smart Rate – 9.25%</b> This APR will vary with the market based on the Prime Rate (1). <b>VISA Smart Rewards – 10.50%</b> This APR will vary with the market based on the Prime Rate (1).
<b>ANNUAL PERCENTAGE RATE</b> for Balance Transfers	<b>VISA Smart Rate – 9.25%</b> This APR will vary with the market based on the Prime Rate (1). <b>VISA Smart Rewards – 10.50%</b> This APR will vary with the market based on the Prime Rate (1).
<b>ANNUAL PERCENTAGE RATE</b> for Cash Advances	<b>VISA Smart Rate – 9.25%</b> This APR will vary with the market based on the Prime Rate (1). <b>VISA Smart Rewards – 10.50%</b> This APR will vary with the market based on the Prime Rate (1).
<b>Minimum Interest Charge</b>	None
<b>Paying Interest</b>	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. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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: <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>
<b>FEES</b>	
<b>Set-up And Maintenance Fees</b> Annual Fee Document Copy Fee	None <b>\$20.00</b> for each copy of a merchant draft.
<b>Transaction Fees</b> Cash Advance & Balance Transfers Foreign Transactions	None <b>1%</b> of the transaction amount.
<b>Penalty Fees</b> Late Payment Returned Payment	Up to <b>\$35.00</b> if your payment is received after the due date. Up to <b>\$35.00</b> for each returned payment.

**How We Will Calculate Your Balance:** We use a method called "Average Daily Balance (including new purchases)". See your account agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Account agreement.

(1) Variable Rate. Your account is subject to a Variable Rate which is based on the highest Prime Rate as published in the Money Rates Section of The Wall Street Journal ("Index") in effect on the last day of each calendar quarter plus our Margin. The Index plus the Margin equals the Interest Rate. Changes in the Index will cause changes in the Interest Rate on the first day of the next billing cycle following the change. Increases or decreases in the Interest Rate will result in like increases or decreases in the Finance Charge and will affect the amount of your regularly scheduled payments that you will be required to make.