



Personal Credit Application

Account #	Type of Loan	Loan Amt. Req.	Loan Purpose
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Applicant Information			Co-Applicant Information		
First Name	M.I.	Last Name	First Name	M.I.	Last Name
Current Address		Apt. #	Current Address		Apt. #
City	State	Zip	City	State	Zip
Home Phone No. ()	Years at Address	# of dependants/ages	Home Phone No. ()	Years at Address	# of dependants/ages
Driver's License No.	Soc. Sec. No.	Birth Date	Driver's License No.	Soc. Sec. No.	Birth Date
Previous Address		# of years	Previous Address		# of years

Occupation (If self employed, attach income tax returns for the last 2 years.)

Current Employer		Date Employed	Current Employer		Date Employed
Address			Address		
Position		Work No. ()	Position		Work No. ()
Gross Mo. Income \$	Other Mo. Income \$	Source of Other Income	Gross Mo. Income \$	Other Mo. Income \$	Source of Other Income
Former Employer	Occupation/Position	Years There	Former Employer	Occupation/Position	Years There

Assets/Credit Information (List all open account with or without a balance, continue on a separate sheet if needed.)

Residence: <input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Live with others	Monthly Pmt. \$	Savings Account	Average Balance \$
Second Mortgage/Rentals	Monthly Pmt. \$	Checking Account	Average Balance \$
Automobile	Monthly Pmt. \$	Credit Card Debt.	Monthly Pmt. \$
Automobile	Monthly Pmt. \$	Other Debt.	Monthly Pmt. \$

References

Name/Address of nearest relative not living with you	Phone No. ()	Relationship
Personal Reference (NOT RELATED) Name/Address	Phone No. ()	Years Known

Credit Authorization

By signing below, applicant and/or co-applicant agree and certify: (a) that the information on this application is complete as of the date above, true and submitted for the purpose of obtaining credit; (b) that the credit union can use credit reporting agencies or other wise verify the information on this application; (c) that the credit union can tell others about it's credit experience with you and receive information from others about your credit history and performance; (d) that you will give the credit union your address if you move, and that all notices and statements from the credit union will be mailed to your address most currently listed with the credit union at the time of mailing; (e) that this application is the property of the credit union and need not be returned to you. All loans are subject to credit approval.

X _____ Date _____ X _____ Date _____
Applicant's Legal Signature Date Co-Applicant's Legal Signature Date

Visa Terms

Card Type	Annual Percentage Rate on purchases, cash advances, & balance transfers	Annual Fee	Grace period for Repayment of Balances for Purchases	Method of Computing Balance	Variable-Rate Information
Classic / Youth Share-Secured	14.4% APR	\$0.00	There is a 25-day grace period when the finance charge will not be added to your purchase balance if your opening balance is zero. If you do not pay your new balance, a finance charge will be assessed, including new transactions, using the average daily balance method.	Avg. daily balance (Including current transaction)	The Annual Percentage Rate on the Prime 1 Visa is calculated by adding a margin of 1% to the highest commercial prime rate correctly published in the Wall Street Journal, Western Edition, on the last business day of the second month of the calendar quarter.
Gold Advantage	12.9% APR	\$25.00 (waived first year)*			
Gold Prime 1	Current Prime Rate plus 1%	\$25.00 (waived first year)*			
Platinum Preferred	12.9% APR	\$35.00 (waived first year)			

*Waived in subsequent years during which purchases are made of at least \$2,500. Cash advances do not count towards annual fee waivers. Valley First Credit Union Agreement and Disclosure Statement will be sent with the new credit card(s)