



Visa Request

I (we) would like to (check all that apply):

- Increase the Line of credit (all borrowers must sign)
- Lower the Annual Percentage Rate (all borrowers must sign)
- Reopen the Account (all borrowers must sign)
- Remove Pledged Shares (all borrowers must sign)
- Decrease the Line of Credit (all borrowers must sign)
- Request a New Plastic/Card - \$20.00 Fee

*Request to remove a joint owner/co-borrower requires a new application

CU Member Number: _____

Visa Account Number _____

Borrower 1 Name: _____

Social Security Number: _____

Address: _____

Phone Number: _____

Date of Birth: _____

Gross Monthly Income: _____

Mortgage or Rent: _____

Borrower 2 Name: _____

Social Security Number: _____

Address: _____

Phone Number: _____

Date of Birth: _____

Gross Monthly Income: _____

Mortgage or Rent: _____

Current Line of Credit: \$ _____

Requested Line of Credit: \$ _____

State Law Notices

OHIO RESIDENTS ONLY: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

WISCONSIN RESIDENTS ONLY: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are **not** applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

X

SIGNATURE FOR WISCONSIN RESIDENTS ONLY

DATE

1. You promise that everything you have stated in this application is correct to the best of your knowledge. If there are any important changes, you will notify us in writing immediately. You authorize the credit union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension or collection of the credit received. You understand that the credit union will rely on the information in this application and your credit report to make its decision. If you request, the credit union will tell you the name and address of any credit bureau from which it received a report on you. It is a crime to willfully and deliberately provide incomplete or incorrect information in this application.

2. You understand that the use of your card will constitute acknowledgement of receipt and agreement to the terms of the credit card agreement and disclosures. You grant us security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. Shares and deposits in an Individual Retirement Account, and any other account that would lose special tax treatment under state and federal law if given as security, are not subject to the security interest you have given in your shares and deposits.

X

Borrower 1 Signature

Date

X

Borrower 2 Signature

Date

Credit Union Representative: _____

For Visa Department Use Only:

New APR: _____ New LOC: _____

Other: _____

New Agreement & Disclosure/Credit Score Exception Notice Mailed: YES No

Completed by: _____ Date: _____