

**TERMS AND CONDITIONS**

ANNUAL PERCENTAGE RATE	9.9%
GRACE PERIOD FOR REPAYMENT OF THE BALANCE FOR PURCHASE	25 DAYS
METHOD OF COMPUTING THE BALANCE FOR PURCHASES	AVERAGE DAILY BALANCE (INCLUDING NEW TRANSACTIONS)
ANNUAL FEE	NONE
LATE PAYMENT FEE	\$20.00
OVER LIMIT FEE	\$20.00

THE MINIMUM MONTHLY PAYMENT IS 4% OF YOUR TOTAL BALANCE BUT NOT LESS THAN \$25.00, PLUS THE AMOUNT OF ANY PRIOR PAYMENTS THAT YOU HAVE NOT PAID. THE PERIODIC RATE IS .825% PER MONTH FOR CASH ADVANCES AND PURCHASES.

OVER LIMIT FEE \$20.00  
 LATE FEE OF \$20.00 IF PAYMENT NOT RECEIVED 10 DAYS AFTER DUE DATE.

THE BILLING CYCLE DATE IS THE 15TH BUSINESS DAY OF THE MONTH.

IF YOU HAVE ANY QUESTIONS, LOST OR STOLEN CARD, CALL CREDIT UNION CARD CENTER AT (800) 289-5939 OR WRITE US AT P.O. Box 50425, INDIANAPOLIS, IN 46250.

VISA GOLD ALSO PROVIDES...

**EMERGENCY CARD REPLACEMENT.**  
 IF YOUR VISA GOLD CARD IS LOST OR STOLEN, A SINGLE TOLL-FREE OR COLLECT CALL TO VISA ASSISTANCE CENTER (VAC) FROM ANYWHERE IN THE WORLD WILL GET YOU A REPLACEMENT CARD, USUALLY WITHIN 24 HOURS.

**EMERGENCY CASH.**  
 THE VAC CAN ALSO ARRANGE FOR THE DELIVERY OF EMERGENCY CASH IF YOUR VISA GOLD IS LOST OR STOLEN AND YOU NEED CASH BEFORE THE CARD IS REPLACED.

**AUTO RENTAL INSURANCE.**  
 YOU'RE AUTOMATICALLY COVERED FOR THE FULL VALUE OF MOST RENTAL CARS FOR DAMAGE OR THEFT WHEN THE RENTAL IS PAID FOR WITH YOUR VISA GOLD CARD, A SAVINGS OF UP TO \$14 A DAY.

**RETAIL PURCHASE COVERAGE.**  
 IN THE EVENT OF DAMAGE OR THEFT OF A COVERED ITEM, THE VISA PURCHASE SECURITY PROGRAM WILL REPAIR, REPLACE, OR FULLY REIMBURSE YOU UP TO \$500 PER CLAIM OCCURRENCE.

**EXTENDED PURCHASE PROTECTION.**  
 THE VISA EXTENDED PROTECTION PROGRAM AUTOMATICALLY DOUBLES THE MANUFACTURE'S ORIGINAL U.S. REPAIR PERIOD WARRANTY FOR UP TO ONE FULL YEAR ON WARRANTIES OF THREE YEARS OR LESS.

**APPLY TODAY!**

REMEMBER... EVERY TIME YOU USE YOUR CREDIT UNION VISA GOLD CARD, YOU'RE HELPING US SERVE YOU BETTER.

**SOUTH BEND  
 FIREFIGHTERS FEDERAL  
 CREDIT UNION  
 VISA GOLD**



**IT'S EVERYWHERE YOU WANT  
 TO BE**

**APPLY TODAY!**

**THE FINANCIAL  
RECOGNITION YOU  
DESERVE**

**WITH A VISA GOLD  
FROM YOUR CREDIT UNION,  
YOU GET...**

**A COMMANDING CREDIT LIMIT.  
SPENDING LIMITS STARTING  
AT \$2000.**

**WORLDWIDE ACCEPTANCE.  
VISA GOLD IS WELCOMED AT  
OVER 10.5 MILLION MERCHANT LOCATIONS IN  
205 COUNTRIES.**

**EASY CASH ACCESS.  
YOUR VISA GOLD CARD GIVES  
YOU INSTANT CASH ACCESS AT  
OVER 281,000 VISA/PLUS NETWORK  
ATM'S AND MORE THAN 344,000 BRANCHES OF  
FINANCIAL INSTITUTIONS AROUND THE  
WORLD.**

**TRAVEL ACCIDENT INSURANCE.  
  
WHEN YOU PAY FOR TICKETS  
ON AN AIRLINE OR COMMON  
CARRIER WITH VISA GOLD YOU  
AUTOMATICALLY GET  
UP TO \$400,000**

**APPLICANT**

NAME: \_\_\_\_\_ ACCT#: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

CITY/STATE/ZIP: \_\_\_\_\_

HOW LONG: \_\_\_\_\_ RENT: \_\_\_\_\_ OWN: \_\_\_\_\_

PREVIOUS ADDRESS: \_\_\_\_\_

CITY/STATE/ZIP: \_\_\_\_\_

HOW LONG?: \_\_\_\_\_ BIRTH DATE: \_\_\_\_\_

SOCIAL SECURITY #: \_\_\_\_\_

MOTHER'S MAIDEN NAME: \_\_\_\_\_

EMPLOYER: \_\_\_\_\_

POSITION: \_\_\_\_\_ YRS: \_\_\_\_\_

EMPLOYERS ADDRESS: \_\_\_\_\_

CITY/STATE/ZIP: \_\_\_\_\_

ANNUAL INCOME:\$ \_\_\_\_\_

OTHER DEBT: \_\_\_\_\_

TOTAL MONTHLY INCOME: \_\_\_\_\_

RENT:\$ \_\_\_\_\_ MORTGAGE: \_\_\_\_\_

HOME PHONE: \_\_\_\_\_

WORK PHONE: \_\_\_\_\_

HAVE YOU OR YOUR CO-APPLICANT DECLARED BANKRUPTCY IN  
THE LAST 7 YEARS? YES \_\_\_\_\_ NO \_\_\_\_\_

\*YOU NEED NOT LIST INCOME FROM ALIMONY, CHILD SUPPORT OR SEPARATE  
MAINTENANCE IF YOU DO NOT WANT US TO CONSIDER IT WHEN DETERMINING  
YOUR ABILITY TO REPAY THIS LOAN.

I/WE CERTIFY THAT ALL STATEMENTS MADE ARE TRUE AND COMPLETE, ARE SUBMITTED FOR THE PURPOSE OF OBTAINING CREDIT AND THAT THE SOUTH BEND FIREFIGHTER'S CREDIT UNION MAY RELY ON THEM FOR SUCH DETERMINATION. I/WE AUTHORIZE THE CREDIT UNION TO OBTAIN SUCH INFORMATION AS MAY BE REQUIRED CONCERNING THE STATEMENTS MADE ON THIS LOAN APPLICATION, AND AGREE THAT THE APPLICATION SHALL REMAIN THE PROPERTY OF THE CREDIT UNION WHETHER OR NOT THE LOAN IS GRANTED. I/WE ALSO AGREE THAT INFORMATION REGARDING THE ACCOUNT MAY BE GIVEN TO CREDIT REPORTING AGENCIES. IF THIS APPLICATION IS ACCEPTED AND THE CREDIT CARD(S) ISSUED, MY (OUR) ACCEPTANCE OF THE CARDS INDICATES I/WE AGREE TO PAY ALL CHARGES INCURRED AND AGREE TO THE TERMS AND CONDITIONS OF THE VISA GOLD AGREEMENT AND DISCLOSURE. (ENCLOSED WITH CARDS)

LINE OF CREDIT REQUESTED:\$ \_\_\_\_\_

APPLICANT SIGNATURE \_\_\_\_\_

LOAN OFFICER APPROVAL: \_\_\_\_\_

**CO-APPLICANT**

NAME: \_\_\_\_\_ ACCT#: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

CITY/STATE/ZIP: \_\_\_\_\_

HOW LONG: \_\_\_\_\_ RENT: \_\_\_\_\_ OWN: \_\_\_\_\_

PREVIOUS ADDRESS: \_\_\_\_\_

CITY/STATE/ZIP: \_\_\_\_\_

HOW LONG?: \_\_\_\_\_ BIRTH DATE: \_\_\_\_\_

SOCIAL SECURITY #: \_\_\_\_\_

MOTHER'S MAIDEN NAME: \_\_\_\_\_

EMPLOYER: \_\_\_\_\_

POSITION: \_\_\_\_\_ YRS: \_\_\_\_\_

EMPLOYERS ADDRESS: \_\_\_\_\_

CITY/STATE/ZIP: \_\_\_\_\_

ANNUAL INCOME:\$ \_\_\_\_\_

OTHER DEBT: \_\_\_\_\_

TOTAL MONTHLY INCOME: \_\_\_\_\_

RENT:\$ \_\_\_\_\_ MORTGAGE: \_\_\_\_\_

HOME PHONE: \_\_\_\_\_

WORK PHONE: \_\_\_\_\_

HAVE YOU OR YOUR CO-APPLICANT DECLARED  
BANKRUPTCY IN THE LAST 7 YEARS?

YES NO

ANY QUESTIONS YOU CAN ALSO CALL  
SOUTH BEND FIREFIGHTER'S FCU AT  
(574) 287-6161 FAX (574) 287-6365  
OR WRITE  
1122 S. MAIN ST.  
SOUTH BEND, IN 46601