

Apply Today!

I want to apply for Individual Credit. Complete Co-applicant Section if your spouse will be using your account; if there is a guarantor; or if you live in a community property state. (AZ, CA, ID, LA, NM, NV, TX, WA or WI)

I want to apply for Joint Credit.

I want to Balance Transfer.

I want a Higher Credit Limit on my existing card.

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| REQUESTED CREDIT LIMIT |
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Proof of Income

All applicants must provide proof of income. Please submit paystubs, letters of intent to hire, assistantship letter or employer letter verifying status and compensation.

Applicant’s Statement- Read Before Signing

You are applying for a Platinum Visa™ Rewards Credit Card from Penn State Federal Credit Union and authorize us to issue one in your name. We will review your credit history and income to determine if you qualify for an account and, if so, your APRs and credit line. Based on this review, you may receive a credit line of at least \$500. By using or permitting another to use this account, you agree to be bound by the terms & conditions accompanying the Platinum Visa Rewards credit card & all amendments to that agreement. We reserve the right to change the benefit features associated with your card at any time. You understand that the terms of your Account, including the APRs, are subject to change. Any such changes will be made in accordance with the Cardmember Agreement.

You are at least 18 years old. All the information you provide is complete and accurate. You warrant the truth of the information listed. You understand that Penn State Federal Credit Union (Penn State Federal) will rely on the information in this request and in your credit report to make a decision to grant credit. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information on requests made to Federal Credit Unions insured by the NCUA. You hereby authorize us, our employees and agents to investigate and verify any information provided to us by you. You must be a member in good standing with an open share account to apply and for as long as you hold your Visa.

You understand that the acceptance or use of any card issued will be subject to the terms of this application and the Credit Card Agreement provided with your approval letter, and agree to be responsible for all charges incurred according to such terms. If this is a joint application, you agree that any liability is joint. If there are any important changes in your status, you will notify us in writing immediately. You agree to notify us of any change in your name, address or employment within a reasonable time thereafter.

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See reverse for Annual Percentage Rate Information & Account Disclosure.



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| OFFICE USE ONLY | |
| <input type="radio"/> PLATINUM <input type="radio"/> HE PLATINUM <input type="radio"/> SHARE SECURED | |
| CREDIT LIMIT APPROVED | LOAN OFFICER & DATE |

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| MEMBER NUMBER (IF KNOWN) | DRIVER'S LIC. # & STATE |
| FIRST AND LAST NAME | MOTHER'S MAIDEN NAME |
| SOCIAL SECURITY NUMBER | DATE OF BIRTH (MUST BE 18) |
| HOME PHONE | WORK PHONE |
| CELL PHONE | E-MAIL |
| HOUSING STATUS <input type="radio"/> OWN <input type="radio"/> RENT <input type="radio"/> OTHER (LIST) | |
| MONTHLY HOUSING PAYMENT | LENGTH OF RESIDENCE |
| BILLING ADDRESS (STUDENTS GIVE LOCAL ADDRESS) | |
| STREET ADDRESS (IF DIFFERENT) (STUDENTS GIVE HOME ADDRESS & PHONE) | |
| PREVIOUS ADDRESS (IF LESS THAN THREE YEARS ABOVE) | |
| STUDENTS ONLY <input type="radio"/> ON-CAMPUS <input type="radio"/> OFF-CAMPUS | COURSE OF STUDY <input type="radio"/> BACHELOR'S <input type="radio"/> MASTER'S <input type="radio"/> DOCTORATE <input type="radio"/> POST DOCTORATE |
| EXPECTED GRADUATION | <input type="radio"/> VISITING SCHOLAR <input type="radio"/> VISITING FELLOW <input type="radio"/> OTHER (LIST) |
| MONTHLY INCOME <input type="radio"/> NET <input type="radio"/> GROSS | |
| EMPLOYER NAME & ADDRESS | |
| DEPARTMENT & POSITION | DATES OF EMPLOYMENT |
| IF LESS THAN 5 YEARS, LIST OTHER EMPLOYERS | |
| ADDITIONAL INCOME AMOUNT & SOURCE (LIST ALIMONY, CHILD SUPPORT OR OTHER INCOME THAT YOU WISH TO HAVE CONSIDERED) | |
| HAVE YOU EVER FILED FOR BANKRUPTCY <input type="radio"/> YES <input type="radio"/> NO WHAT YEAR? DISCHARGED? <input type="radio"/> YES <input type="radio"/> NO | |
| APPLICANT SIGNATURE & DATE | |

SECURITY INTEREST STATEMENT You grant us a 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.

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| APPLICANT MUST ALSO SIGN HERE |
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| JOINT ACCOUNT <input type="radio"/> | | AUTHORIZED USER ONLY <input type="radio"/> | |
| MEMBER NUMBER (IF DIFFERENT) | DRIVER'S LIC. # & STATE | MEMBER NUMBER (IF KNOWN) | DRIVER'S LIC. # & STATE |
| CO-APPLICANT FIRST AND LAST NAME | MOTHER'S MAIDEN NAME | FIRST AND LAST NAME | MOTHER'S MAIDEN NAME |
| SOCIAL SECURITY NUMBER | DATE OF BIRTH (MUST BE 18) | SOCIAL SECURITY NUMBER | DATE OF BIRTH (MUST BE 18) |
| HOME PHONE | WORK PHONE | HOME PHONE | WORK PHONE |
| CELL PHONE | E-MAIL | CELL PHONE | E-MAIL |
| HOUSING STATUS <input type="radio"/> OWN <input type="radio"/> RENT <input type="radio"/> OTHER (LIST) | | | |
| MONTHLY HOUSING PAYMENT | LENGTH OF RESIDENCE | MONTHLY HOUSING PAYMENT | LENGTH OF RESIDENCE |
| BILLING ADDRESS (STUDENTS GIVE LOCAL ADDRESS) | | | |
| STREET ADDRESS (IF DIFFERENT) (STUDENTS GIVE HOME ADDRESS & PHONE) | | | |
| PREVIOUS ADDRESS (IF LESS THAN THREE YEARS ABOVE) | | | |
| STUDENTS ONLY <input type="radio"/> ON-CAMPUS <input type="radio"/> OFF-CAMPUS | COURSE OF STUDY <input type="radio"/> BACHELOR'S <input type="radio"/> MASTER'S <input type="radio"/> DOCTORATE <input type="radio"/> POST DOCTORATE | STUDENTS ONLY <input type="radio"/> ON-CAMPUS <input type="radio"/> OFF-CAMPUS | COURSE OF STUDY <input type="radio"/> BACHELOR'S <input type="radio"/> MASTER'S <input type="radio"/> DOCTORATE <input type="radio"/> POST DOCTORATE |
| EXPECTED GRADUATION | <input type="radio"/> VISITING SCHOLAR <input type="radio"/> VISITING FELLOW <input type="radio"/> OTHER (LIST) | EXPECTED GRADUATION | <input type="radio"/> VISITING SCHOLAR <input type="radio"/> VISITING FELLOW <input type="radio"/> OTHER (LIST) |
| MONTHLY INCOME <input type="radio"/> NET <input type="radio"/> GROSS | | | |
| EMPLOYER NAME & ADDRESS | | | |
| DEPARTMENT & POSITION | DATES OF EMPLOYMENT | DEPARTMENT & POSITION | DATES OF EMPLOYMENT |
| IF LESS THAN 5 YEARS, LIST OTHER EMPLOYERS | | | |
| ADDITIONAL INCOME AMOUNT & SOURCE (LIST ALIMONY, CHILD SUPPORT OR OTHER INCOME THAT YOU WISH TO HAVE CONSIDERED) | | | |
| HAVE YOU EVER FILED FOR BANKRUPTCY <input type="radio"/> YES <input type="radio"/> NO WHAT YEAR? DISCHARGED? <input type="radio"/> YES <input type="radio"/> NO | | | |
| CO-APPLICANT OR AUTHORIZED USER SIGNATURE & DATE | | | |

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| CO-APPLICANT MUST ALSO SIGN HERE (NO AUTH. USER SIGNATURE NEEDED) |
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Balance Transfer Option

Please transfer this balance to my new Penn State Federal Visa Account. This is considered a cash advance & follows guidelines of a cash advance.

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| FINANCIAL INSTITUTION | PHONE |
| FINANCIAL INSTITUTION STREET ADDRESS | CITY, STATE, ZIP CODE |
| ACCOUNT NUMBER | BALANCE |
| FINANCIAL INSTITUTION | PHONE |
| ACCOUNT NUMBER | BALANCE |
| FINANCIAL INSTITUTION | PHONE |
| ACCOUNT NUMBER | BALANCE |
| ACCOUNT HOLDER SIGNATURE & DATE | |

Balance transfers may not exceed your Visa credit limit. Please make at least your minimum payments on any card for which you are requesting a payment until you receive confirmation from the card issuer that the balance payment has been received. We are not responsible for any remaining balance on that account, or for any finance or other charges you incur due to delays in transferring a balance. Balance payments are treated as a cash advance and do not qualify for a grace period. We cannot close accounts for you, please contact the card issuers if you would like your accounts closed. You may lose some or all of your rights against the other creditor if you transfer an amount for a transaction you dispute.

NOTICE TO NEW YORK RESIDENTS: *New York residents may contact the New York State Banking Department to obtain a comparative listing of all credit card rates, fees and grace periods.*

NOTICE TO MARRIED WISCONSIN RESIDENTS: *No provision of any marital property agreement, unilateral statement under section 766.59 of the Wisconsin statutes or court decree under section 766.70, adversely affects the interest of Penn State Federal Credit Union ("Credit Union"), unless the Credit Union, prior to the time the credit is granted or an open-end credit plan is entered into, is furnished a copy of the agreement, decree or court order, or has actual knowledge of the adverse provision. The Credit Union may give notice of the opening of any credit account to the applicant's spouse. IF YOU ARE A MARRIED WISCONSIN RESIDENT, CREDIT EXTENDED UNDER THIS ACCOUNT WILL BE INCURRED IN THE INTEREST OF YOUR MARRIAGE OR FAMILY.*

NOTICE TO CALIFORNIA RESIDENTS: *A married applicant may apply for a separate account in his/her own name.*

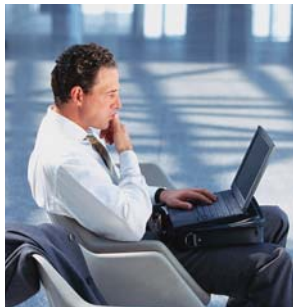
NOTICE TO OHIO RESIDENTS: *The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy cardmembers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers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

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A Visa Credit Card is a loan account billed to you each month. There is no annual fee to have a Penn State Federal Account. You may keep your account as long as you remain a member.



Platinum Visa™ Rewards Credit Card Application



Transfer funds from your credit card to your checking account at any time, from anywhere using our free online banking.

That's my Credit Union! That's my Credit Union! That's my Credit Union! That's my Credit Union! That's my Credit Union! That's my Credit Union! That's my Credit Union! That's my Credit Union! That's my Credit Union! That's my Credit Union!



P. (814) 865-7728
www.PennStateFederal.com

Penn State Federal Platinum Visa™ Rewards Credit Card

| Annual Percentage Rate information | | |
|---|--|--------------------|
| PLATINUM & SHARE SECURED PLATINUM** | | |
| Annual percentage rate (APR) for purchases | 8.9% to 17.9% APR* | |
| Other APRs | Balance Transfer | 8.9% to 17.9% APR* |
| | Cash Advance | 8.9% to 17.9% APR* |
| HOME EQUITY PLATINUM*** | | |
| Annual percentage rate (APR) for purchases | 7.9% to 10.9% APR* | |
| Other APRs | Balance Transfer | 7.9% to 10.9% APR* |
| | Cash Advance | 7.9% to 10.9% APR* |
| Grace Period for Balance Repayment | Purchase | 25 days |
| | Balance Transfer | 0 days |
| | Cash Advance | 0 days |
| Method of Computing the Balance for Purchases | Average Daily Balance (including current transactions) | |
| Minimum Finance Charge | None | |
| Annual Fee | None | |
| Late Payment Fee | \$35.00 | |
| Overlimit Fee | \$35.00 | |
| Returned Payment Fee | \$25.00 | |

The information in this disclosure is accurate as of April 2008. This information may have changed after that date. To inquire about changes in these disclosures, contact us at 800-828-4636 or 814-863-0549, or write to us at Penn State Federal Credit Union, Visa Credit Card, 1937 North Atherton Street, State College, PA 16803

*The Annual Percentage Rate is based on certain credit-worthiness criteria.

See *Platinum Visa Rewards Credit Card Agreement* for the Cash Rewards program information.

**Share Secured Platinum Rewards Credit Card

For members who are new to the world of credit or want to start rebuilding a good credit history, a secured credit card is the perfect choice. A Secured Visa™ credit card looks and functions just like a standard Visa™ credit card. Members must have on deposit, in a savings account, an amount equal to or greater than the credit card limit, to serve as security for the card. The money on deposit earns interest, but must remain in the account while you have the card. Eventually, as you build a good credit history, you may want to apply for a Platinum Visa™ Rewards (unsecured) credit card.

***Home Equity Platinum Rewards Credit Card

A Home Equity Line of Credit is a form of revolving credit, in which your home serves as collateral. Because the home is likely to be a consumer's largest asset, many homeowners use their credit for home improvements, tuition or medical bills and not for day-to-day expenses. A credit limit will be established which means the maximum amount you can borrow at any one time while you have the credit card.

Purchases, cash withdrawals and cash advances made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from a range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government mandated rate in effect for the applicable processing date. The exchange rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date. A fee of 1% will be imposed on all foreign transactions, including purchases, cash withdrawals, cash advances, and credits to your account. A foreign transaction is any transactions that you complete or a merchant completes on your card outside of the U.S., Puerto Rico, or the U.S. Virgin Islands.

We Do Business in Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act.