



That's my Credit Union!

1937 North Atherton Street ●  
 State College, PA 16803 ●  
 P. (814) 865-7728 ●  
 P. (800) 828-4636 ●  
 F. (814) 863-6183 ●  
 www.PennStateFederal.com ●



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

### 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.

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

PRIMARY APPLICANT	
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="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> 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)	
<b>STUDENTS ONLY</b> <input type="checkbox"/> ON-CAMPUS <input type="checkbox"/> OFF-CAMPUS	COURSE OF STUDY <input type="checkbox"/> BACHELOR'S <input type="checkbox"/> MASTER'S <input type="checkbox"/> DOCTORATE <input type="checkbox"/> POST DOCTORATE
EXPECTED GRADUATION	<input type="checkbox"/> VISITING SCHOLAR <input type="checkbox"/> VISITING FELLOW <input type="checkbox"/> OTHER (LIST)
NEAREST RELATIVE (FIRST & LAST NAME)	NEAREST RELATIVE (PHONE)
MONTHLY INCOME <input type="checkbox"/> NET <input type="checkbox"/> 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="checkbox"/> YES <input type="checkbox"/> NO WHAT YEAR? DISCHARGED? <input type="checkbox"/> YES <input type="checkbox"/> NO	
APPLICANT SIGNATURE & DATE	

JOINT ACCOUNT <input type="checkbox"/>		AUTHORIZED USER ONLY <input type="checkbox"/>	
MEMBER NUMBER (IF DIFFERENT)	DRIVER'S LIC. # & STATE		
CO-APPLICANT 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="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> 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)			
<b>STUDENTS ONLY</b> <input type="checkbox"/> ON-CAMPUS <input type="checkbox"/> OFF-CAMPUS	COURSE OF STUDY <input type="checkbox"/> BACHELOR'S <input type="checkbox"/> MASTER'S <input type="checkbox"/> DOCTORATE <input type="checkbox"/> POST DOCTORATE		
EXPECTED GRADUATION	<input type="checkbox"/> VISITING SCHOLAR <input type="checkbox"/> VISITING FELLOW <input type="checkbox"/> OTHER (LIST)		
NEAREST RELATIVE (FIRST & LAST NAME)	NEAREST RELATIVE (PHONE)		
MONTHLY INCOME <input type="checkbox"/> NET <input type="checkbox"/> 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="checkbox"/> YES <input type="checkbox"/> NO WHAT YEAR? DISCHARGED? <input type="checkbox"/> YES <input type="checkbox"/> NO			
CO-APPLICANT OR AUTHORIZED USER 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.

APPLICANT MUST ALSO SIGN HERE
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CO-APPLICANT MUST ALSO SIGN HERE (NO AUTH. USER SIGNATURE NEEDED)
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# Penn State Federal Platinum Rewards Visa™ Credit Card Application

Version 7.10

## Annual Percentage Rate information

PLATINUM REWARDS & SHARE SECURED PLATINUM**	
Annual percentage rate (APR) for purchases	8.9% to 17.9% APR* when you open your account, based on your creditworthiness.
APR for Balance Transfers	8.9% to 17.9% APR*
APR for Cash Advances Transfers	8.9% to 17.9% APR*
HOME EQUITY PLATINUM REWARDS***	
Annual percentage rate (APR) for purchases	7.9% to 10.9% APR*
Annual percentage rate (APR) for purchases	7.9% to 10.9% APR* when you open your account, based on your creditworthiness.
APR for Balance Transfers	7.9% to 10.9% APR*
APR for Cash Advances Transfers	7.9% to 10.9% APR*
How to Avoid Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you 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
Foreign Transaction Charge	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.
Minimum Finance Charge	None

## Fees

PLATINUM & SHARE SECURED PLATINUM**	
Annual Fee	NONE
Late Payment Fee	up to \$35.00
Returned Payment Fee	\$25.00
Minimum Finance Charge	NONE

The information in this disclosure is accurate as of July 2010. 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

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

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

### \*\*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.

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



You can transfer funds from your credit card to your checking account at any time, from anywhere using our free online banking!