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

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 VISA 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. Platinum services are available only to Platinum card members. In the event you do not qualify for a Platinum VISA account, we'll automatically consider you for a Classic VISA account. By using or permitting another to use this account, you agree to be bound by the terms & conditions accompanying the VISA© 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 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 that will be sent with the card, 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.

See reverse for Annual Percentage Rate Information & Account Disclosure.

NCUA

FOR OFFICE USE ONLY	
CREDIT LIMIT APPROVED	LOAN OFFICER & DATE

MEMBER NUMBER (IF KNOWN)	DRIVER'S LIC. # & STATE
APPLICANT NAME	MOTHER'S MAIDEN NAME
SOCIAL SECURITY NUMBER	DATE OF BIRTH (MUST BE 18)
HOME PHONE	WORK PHONE
CELL PHONE	E-MAIL
HOUSING STATUS ❍ OWN ❍ RENT ❍ 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 TWO YEARS ABOVE)	
STUDENTS ONLY ❍ ON-CAMPUS ❍ OFF-CAMPUS	COURSE OF STUDY ❍ BACHELOR'S ❍ MASTER'S ❍ DOCTORATE ❍ POST DOCTORATE ❍ VISITING SCHOLAR ❍ VISITING FELLOW ❍ OTHER (LIST)
EXPECTED GRADUATION	
MONTHLY INCOME ❍ NET ❍ GROSS	
EMPLOYER NAME & ADDRESS	
DEPARTMENT & POSITION	LENGTH 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 ❍ YES ❍ NO WHAT YEAR? DISCHARGED? ❍ YES ❍ NO	
APPLICANT SIGNATURE & DATE	

MEMBER NUMBER (IF DIFFERENT)	DRIVER'S LIC. # & STATE
COAPPLICANT NAME	MOTHER'S MAIDEN NAME
SOCIAL SECURITY NUMBER	DATE OF BIRTH (MUST BE 18)
HOME PHONE	WORK PHONE
CELL PHONE	E-MAIL
HOUSING STATUS ❍ OWN ❍ RENT ❍ 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 TWO YEARS ABOVE)	
STUDENTS ONLY ❍ ON-CAMPUS ❍ OFF-CAMPUS	COURSE OF STUDY ❍ BACHELOR'S ❍ MASTER'S ❍ DOCTORATE ❍ POST DOCTORATE ❍ VISITING SCHOLAR ❍ VISITING FELLOW ❍ OTHER (LIST)
EXPECTED GRADUATION	
MONTHLY INCOME ❍ NET ❍ GROSS	
EMPLOYER NAME & ADDRESS	
DEPARTMENT & POSITION	LENGTH 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 ❍ YES ❍ NO WHAT YEAR? DISCHARGED? ❍ YES ❍ NO	
COAPPLICANT 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

COAPPLICANT MUST ALSO SIGN HERE

Balance Transfer Option

Please transfer this balance to my new PSFCU VISA Account. This is considered a cash advance & follows guidelines of a cash advance.

FINANCIAL INSTITUTION	PHONE
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.

A VISA Credit Card is a loan account billed you to 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.

VISA Credit Card Application

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

P. (814) 865-7728
www.PennStateFederal.com
Penn State Federal
That's MY Credit Union

Penn State Federal VISA© Credit Card

Annual percentage rate information

		PLATINUM	CLASSIC
Annual percentage rate (APR) for purchases		7.9% Fixed APR	12.9% Fixed APR
Other APRs	Balance Transfer	7.9% Fixed APR	12.9% Fixed APR
	Cash Advance	7.9% Fixed APR	12.9% Fixed APR
	Default Rate	12.9% Fixed APR or 18% Fixed APR*	18% Fixed APR**
Grace Period for Balance Repayment	Purchase Balance Transfer Cash Advance	25 days 0 days 0 days	
Method of Computing the Balance for Purchases		Average Daily Balance (including current transactions)	
Annual Fee Annual Fee Late Payment Fee Overlimit Fee Returned Payment Fee		None None $35.00 $35.00 $25.00	

The information in this disclosure is accurate as of May 2005. 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

**If you fail to pay the Minimum Amount Due by the Payment Due Date for three consecutive billing cycle, the account will be adjusted to a default billing rate of 12.9% APR. The account will adjust to the default billing rate of 18% APR if the Minimum Amount Due is not received until 30 days after the Payment Due Date twice or 60 days after the Payment Due Date once in a 12 month period.*

***If you fail to pay the Minimum Amount Due by the Payment Due Date for three consecutive billing cycle, the account will be adjusted to a default billing rate of 18% APR. The account will also adjust to the default billing rate of 18% APR if the Minimum Amount Due is not received until 30 days after the Payment Due Date twice or 60 days after the Payment Due Date once in a 12 month period.*

The default billing rate will remain in effect even if you make payments and/or cure any delinquency. After 6 months of consecutive on-time payment history, you may request to revert to the standard rate by submitting a new credit application for re-qualification; however, Penn State Federal is under no obligation to reduce the interest rate.

Effective April 1, 2005. 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.