



CREDIT CARD APPLICATION

**DESERT COMMUNITIES
FEDERAL CREDIT UNION**

305 "D" St., PO Box 918
Needles, CA 92363
(760) 326-2942

MEMBER Account# _____ Credit Limit Requested _____ No. of Cards _____

NOTICE: Married Applicants may apply for a separate account. Check the appropriate box below to indicate the type of credit for which you are applying.
 Individual Credit: Complete Applicant section. Complete the Co-Applicant section as follows: (1) Information about your spouse if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI) or (2) If your spouse will use the Account.
 Joint Credit: Provide information about both of you by completing Applicant and Co-Applicant sections.

TELL US ABOUT YOURSELF

| | | | | | |
|------------------------------------------------------------|------------|----------------------------------------------------------------------------------------------------------------------------------------|----------------------|-------------------|------------------------------------------------------|
| Last Name | | First | Middle | Social Security # | |
| Street Address | | Apt. # | City | State | Zip |
| Employer | | Employer Address | | | Start Date |
| Position | | Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered. | | | <input type="checkbox"/> Gross Monthly Income |
| Other Source: \$ _____ Per _____ | | | | | <input type="checkbox"/> Net Monthly Income \$ _____ |
| <input type="checkbox"/> Own <input type="checkbox"/> Rent | Work Phone | Home Phone | Mother's Maiden Name | | |
| Monthly Payment _____ | | | | | |

TELL US ABOUT YOUR Co-Applicant (Complete For Joint Credit)

| | | | | | |
|------------------------------------------------------------|------------|----------------------------------------------------------------------------------------------------------------------------------------|----------------------|-------------------|------------------------------------------------------|
| Last Name | | First | Middle | Social Security # | |
| Street Address | | Apt. # | City | State | Zip |
| Employer | | Employer Address | | | Start Date |
| Position | | Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered. | | | <input type="checkbox"/> Gross Monthly Income |
| Other Source: \$ _____ Per _____ | | | | | <input type="checkbox"/> Net Monthly Income \$ _____ |
| <input type="checkbox"/> Own <input type="checkbox"/> Rent | Work Phone | Home Phone | Mother's Maiden Name | | |
| Monthly Payment _____ | | | | | |

PLEASE SIGN HERE (BOTH SIGNATURES REQUIRED FOR JOINT CREDIT)

A consumer credit report may be requested in connection with this application and with any renewals, updates or extensions of any new credit extended as a result of this application. The credit union is relying on what you stated in this application and you acknowledge that everything you have stated is true. If a credit card is issued to you and you use the card (or its account number) or authorize its use, you agree that such use will constitute your agreement to the terms of the cardholder agreement that you receive from the credit union.

| | | | |
|---------------------|-------|------------------------|-------|
| APPLICANT SIGNATURE | DATE | CO-APPLICANT SIGNATURE | DATE |
| X _____ | _____ | X _____ | _____ |

The information about the costs of the card described in this application is accurate as of 9/96. This information may have changed after that date. To find out what may have changed, call or write to us at the number or location listed above.

Notice to California Residents: A married Applicant may apply for a separate account.

| Annual percentage rate for purchases | Grace period for repayment of the balance for purchases | Method of computing the balance for purchases and cash advances | Minimum Finance charge | Transaction fee for purchases | Annual Fee | Other Fees |
|--------------------------------------|---------------------------------------------------------|-----------------------------------------------------------------|------------------------|-------------------------------|------------|------------|
| 14.9% | 25 days | Average Daily Balance (Including new purchases) | None | None | None | |

FOR CREDIT UNION USE ONLY

| | | |
|-----------------------------------|--------------------|--------------------------------------------------|
| <input type="checkbox"/> Approved | Credit Limit _____ | Credit Card Account # _____ |
| <input type="checkbox"/> Declined | _____ | Credit Committee or Loan Officer Signature _____ |

VISA[®]

Classic

CARDHOLDER INFORMATION and DISCLOSURE

| | |
|-------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|
| Annual percentage rate for purchases | 14.9% |
| Grace period for repayment of balance for purchases | You have 25 days to repay your balance for purchases before a finance charge will be imposed. |
| Balance calculation method for purchases | Average daily balance including new purchases |
| Annual fee | None |
| Transaction fee for cash advances and fees for paying late or exceeding the credit limit | Cash Advance Fee: None Late Payment Fee: None Over-the-limit Fee: None |

The information quoted is accurate as of January 1, 2001. The information may have changed after that date. To determine the latest VISA information write to us at:

Desert Communities Federal Credit Union
P.O. Box 918 • Needles, CA 92363
(760) 326-2942