

**HALLCO COMMUNITY CREDIT UNION**

2601 Limestone Parkway  
Gainesville, Georgia 30501

**VISA APPLICATION**

Date:	Applicant Account No.	Co-Applicant Account No.
-------	-----------------------	--------------------------

Platinum Card  
  Classic Card  
  Classic Secured Card  
 Number of Cards Requested  
 1  
 2  
 Credit Line Requested \$ \_\_\_\_\_

MARRIED APPLICANTS may apply for a separate account. A Credit Union may only extend direct credit to a member. A Joint applicant for credit will be considered a guarantor or co-signer if such person is not a credit union member. Check the type of credit account you wish to apply for.

- INDIVIDUAL CREDIT** - You must complete the applicant section about yourself and the other section about your spouse if:  
 You live in a community property state (AK,AZ,CA,ID,LA,NM,NV,P.R.,TX,WA,WI) or your spouse will use the account, or you are relying on your spouse's income as a source of repayment.
- JOINT CREDIT** - If you are applying for a joint account or an account that you and another person will use, you must complete the applicant and other section.
- Individual Account with Authorized Users
- Credit Limit Increase

If you intend to apply for joint credit, you understand that the Credit Union may need to document any non-member as a guarantor/co-signer as explained above. **Applicant Signature** \_\_\_\_\_ **Co-Applicant Signature** \_\_\_\_\_

**APPLICANT**

Complete for joint credit or if you live in a community property state:  
 Married  
 Separated  
 Unmarried (single, divorced, widowed)

Name \_\_\_\_\_ Social Security No. \_\_\_\_\_ Driver's License No. \_\_\_\_\_ Email \_\_\_\_\_ No. of Dependents \_\_\_\_\_

Account Number   Security Authentication   Birthdate   Home Phone   Business Phone   Cell Phone   Best Time to Call

Present Address	<input type="checkbox"/> Own <input type="checkbox"/> Rent Years There	Mortgage/Rent to:	Monthly Payment
			Balance

Name and address of employer	Start Date	Employment Income	Previous employer name and address	Start Date
				End Date

**Notice:** Income from alimony, child support, or separate maintenance payments need not be revealed if you do not choose to have it considered.

Other Income	Amount	Period	Source	Amount	Period	Source
--------------	--------	--------	--------	--------	--------	--------

Name and address of nearest relative not living with you \_\_\_\_\_ Relationship \_\_\_\_\_ Phone \_\_\_\_\_

**OTHER APPLICANT**  
 **CO-APPLICANT**  
 **GUARANTOR/CO-SIGNER**

Complete for joint credit or if you live in a community property state:  
 Married  
 Separated  
 Unmarried (single, divorced, widowed)

Name \_\_\_\_\_ Social Security No. \_\_\_\_\_ Driver's License No. \_\_\_\_\_ Email \_\_\_\_\_ No. of Dependents \_\_\_\_\_

Account Number   Security Authentication   Birthdate   Home Phone   Business Phone   Cell Phone   Best Time to Call

Present Address	<input type="checkbox"/> Own <input type="checkbox"/> Rent Years There	Mortgage/Rent to:	Monthly Payment
			Balance

Name and address of employer	Start Date	Employment Income	Previous employer name and address	Start Date
				End Date

**Notice:** Income from alimony, child support, or separate maintenance payments need not be revealed if you do not choose to have it considered.

Other Income	Amount	Period	Source	Amount	Period	Source
--------------	--------	--------	--------	--------	--------	--------

Name and address of nearest relative not living with you \_\_\_\_\_ Relationship \_\_\_\_\_ Phone \_\_\_\_\_

Deposits at other Financial Institutions

Clear title assets (Car/Property)

Value

Pledged as collateral

**OUTSTANDING DEBTS AND OTHER OBLIGATIONS**

Creditor	Account No.	Balance	Monthly Payments
----------	-------------	---------	------------------

Do you have any outstanding judgements, ever filed bankruptcy, had debt adjustment plan confirmed under Chapter 13, had property foreclosed upon or repossessed in the last 7 years?  
 Is any income you have shown likely to reduce in the next two years?  
 Are you a co-maker or co-signer on any loan? If so, whom?

APPLICANT		OTHER APPLICANT	
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

ARE YOU A UNITED STATES CITIZEN?  
 APPLICANT  Yes  No  
 OTHER APPLICANT  Yes  No  
 .....IF NO, LIST STATUS

NAME OF OTHERS OBLIGATED ON LOAN AND NAME OF CREDITOR  
**IF YES ANSWERS TO QUESTIONS, EXPLAIN**

<b>ANNUAL PERCENTAGE RATE</b> for Purchases	<b>VISA Platinum 7.90%</b> <b>VISA Classic Secured 15.00%</b> <b>VISA Classic 12.00%</b>
<b>ANNUAL PERCENTAGE RATE</b> for Balance Transfers	<b>VISA Platinum 7.90%</b> <b>VISA Classic Secured 15.00%</b> <b>VISA Classic 12.00%</b>
<b>ANNUAL PERCENTAGE RATE</b> for Cash Advances	<b>VISA Platinum 7.90%</b> <b>VISA Classic Secured 15.00%</b> <b>VISA Classic 12.00%</b>
<b>How To Avoid Paying Interest On Payments</b>	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.
<b>For Credit Card Tips From The Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at: <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a>
<b>Set-up And Maintenance Fees</b> Annual Fee Balance Transfer Fee Cash Advance Fee	None None \$2.00 (no interest rate differential)
<b>Penalty Fees</b> Late Payment Fee Account Cancellation Fee	\$25.00 if more than 10 days late \$20.00 - (If member request to close VISA Secured, funds are not released for 14 days after receiving request. A fee will be assessed if the account has been in place for less than 6 months at the time of cancellation)

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

**STATE NOTICES**

**Notice to California Residents:** A married Applicant may apply for a separate account. **Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories with each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. **Notice to Wisconsin Residents:** Wisconsin law provides that any agreement, unilateral statement under section 766.59 or court decree under section 766.70 relating to material property may not adversely affect a creditor's interest, unless, prior to the time the credit granted, the creditor is furnished with a copy of the agreement, statement or decree, or has actual knowledge of the adverse provision. For Wisconsin Residents Only: A married Applicant residing in Wisconsin must sign the following statement if you are not applying for this loan with your spouse. The credit being applied for, if granted will be incurred in the interest of the marriage of family of the undersigned.

Wisconsin Resident Only

Date

**SIGNATURES**

You promise that the information stated in this Total Loan Simplified Loan Program Application is true and correct to the best of your knowledge. The Credit Union or its agent is authorized to investigate your credit worthiness, employment history, and to obtain a credit report and to answer questions about its credit history with you. The Credit Union may also obtain credit reports to update, increase, extend or renew credit with you. False or misleading statements in your application may cause any loan to be in default. You agree that this application shall be the Credit Union's property whether or not this application is approved. You will notify the Credit Union in writing immediately of any changes in your name, address or employment. You understand that it is a crime to willfully and deliberately provide incomplete or incorrect information to obtain credit. If you request, you will be provided the name and address of any credit bureau from which we received a credit report. If this Application is used to issue a credit card, by signing below, you agree to all the terms and conditions of the credit card agreement or by using or allowing the card to be used.

**As security for any loan advance to you or on your behalf, you grant the Credit Union a Security Interest in all individual and joint share or other accounts you have with the Credit Union now and in the future. When you are in default you authorize the Credit Union to take that money and apply it to what you owe. Shares and deposits that would have an adverse tax consequence if pledged as security are not subject to this Security Interest.**

To help the government fight the funding of Terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license and other identifying information.

Group Credit Insurance is voluntary and not required to obtain credit. You cannot be denied credit simply because you choose not to buy credit insurance. If you are interested in purchasing credit insurance, please see your Loan Officer for details.

**X**

Applicant

(seal)

Date

**X**

Other Applicant

(seal)

Date

**CREDIT ACTION**

<p>APPROVED (subject to special conditions set forth below):</p>  <p>By _____</p>  <p><input type="checkbox"/> ECOA Notice and reason for Rejection sent or delivered on _____</p>	<p>DISAPPROVED (for the following reason):</p> <p>The following counter offer will be made to the applicant and if accepted, we approve the loan.</p> <p>Describe: _____</p> <p>_____</p> <p>Outside information considered: <input type="checkbox"/> Yes <input type="checkbox"/> No Describe: _____</p> <p>_____</p> <p>By _____</p>
--	---