

EFCU Visa Application

Credit Limit Requested: \$ _____

Name: _____

Account Number: _____

Date of Birth: _____ SS# _____

Address: _____

City: _____ State: _____ Zip: _____

How Long at Current Residence: _____ years

Circle one: Rent Mortgage

Rent/Mortgage Payment Amount: _____

Home Phone: _____ Work Phone: _____

Employer Name: _____

Employer Address: _____

Current Length of Employment: _____ Hours per week: _____

Gross Monthly Salary: \$ _____ Hourly Rate: _____

If employed in current position less than 2 years, complete the underlined fields:

Previous Employer: _____

Previous Employer Address: _____

Starting Date: _____ Ending Date: _____

Co-Applicant Information (Leave *Italicized* Text Fields Blank if no Co-Applicant)

Name: _____

Birth Date: _____ *SS#* _____

Address: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Work Phone: _____

Employer Name: _____

Employer Address: _____

Current Length of Employment: _____ years

Gross Monthly Salary: \$ _____

If employed in current position less than 2 years, complete **bold** text fields.

Previous Employer: _____

Previous Employer Address: _____

Starting Date: _____ **Ending Date:** _____

OHIO RESIDENTS ONLY: 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 on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Annual Percentage Rate: 12.99%

Method of Computing Balance: Average Daily Balance (inc. Current Transactions)

Annual Fee: None

Card Replacement Fee: \$5

Late Payment Fee: \$25

Applicant Signature: _____ Date: _____

Co-Applicant Signature: _____ Date: _____

PLEASE READ THE FOLLOWING CAREFULLY: 1. You promise that everything you have stated in this application is correct to the best of your knowledge. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application of any update, increase, renewal, extension, or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a crime to willfully and deliberately provide incomplete or incorrect information in this application. 2. You understand that the use of your card will constitute acknowledgement of receipt and agreement to the terms of the credit card agreement and disclosures. 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 or federal law if given as security, are not subject to the security interest you have given in your shares and deposits.