



WIT
Federal
Credit Union
 22 Fourth Street
 Rochester, NY 14609

CREDIT CARD APPLICATION

- Please supply a copy of your most recent pay stub(s).

BORROWER INFORMATION		Date of Birth		Co-BORROWER INFORMATION		Date of Birth	
Name (First, MI, Last)		Social Security # - -		Name (First, MI, Last)		Social Security # - -	
Street Address		Personal Phone		Street Address		Home Phone	
City, State, Zip		Years there		City, State, Zip		Years there	
e-mail address				e-mail address			
Present Employer		Position		Present Employer		Position	
Monthly Income - present employer /month	Years There	Business Phone		Monthly Income - present employer /month	Years There	Business Phone	
Secondary Income* /month	Source			Secondary Income* /month	Source		
Previous Employer (if less than 2 years with present employer)		Years there		Previous Employer (if less than 2 years with present employer)		Years There	
Housing Payment (including taxes) <input type="checkbox"/> Own <input type="checkbox"/> Rent /month	Current Home Value	Mortgage Balance		Housing Payment (including taxes) <input type="checkbox"/> Own <input type="checkbox"/> Rent /month	Current Home Value	Mortgage Balance	
Alimony/Child Support: Are you presently liable for any alimony, child support or separate maintenance payments? If yes, what is the amount per month of those payments? Borrower: <input type="checkbox"/> No <input type="checkbox"/> Yes \$ _____ / month Co-Borrower: <input type="checkbox"/> No <input type="checkbox"/> Yes \$ _____ / month				*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Self-Employment: If Self-Employed, attach copies of most recent two years' signed tax returns. If using rental income, include copies of leases and most recent two years' signed returns (include Schedule E).			
Judgments: Do you have any outstanding judgments and/or are you a defendant in any legal action? <input type="checkbox"/> No <input type="checkbox"/> Yes (if so, explain)		Bankruptcy: Have you sought council for bankruptcy in the last 7 years? <input type="checkbox"/> No <input type="checkbox"/> Yes (if so, explain)		Judgments: Do you have any outstanding judgments and/or are you a defendant in any legal action? <input type="checkbox"/> No <input type="checkbox"/> Yes (if so, explain)		Bankruptcy: Have you sought council for bankruptcy in the last 7 years? <input type="checkbox"/> No <input type="checkbox"/> Yes (if so, explain)	
<p>I certify the statements contained herein are true and complete to the best of my knowledge. I understand the lender will retain this application whether approved or declined. The lender is authorized to check my credit and employment history and to ask questions from others about their credit experience with me. WIT Federal Credit Union may request a credit report in connection with this application for credit and any credit update, renewal or extension of credit. Upon request, WIT will tell me whether or not a consumer report was obtained and if such a report was obtained WIT will furnish me with the name and address of the consumer reporting agency furnishing the report. I understand that WIT's attorney and paralegals are prohibited by law from representing me. I, therefore, will retain my own attorney in this matter and if I do not do so, WIT shall be under no legal responsibility to me whatsoever.</p> <p>I (we) understand that if this application is approved, and a VISA card(s) is issued, the undersigned applicant(s) by signing, using or permitting another to use the VISA card(s) agree(s) that the applicant(s) will be bound by the terms, conditions, and all the amendments of the attached agreement.</p>						For Credit Union Purposes Only _____ Processed by Date _____ Approved by Date _____ Reviewed by Date	
Borrower's Signature _____ Date _____		Co-Borrower's Signature _____ Date _____					
Requested Limit (Not to exceed \$7,500)		Approved Limit		Approved Rate			

WIT Federal Credit Union Visa Credit Card	
Annual Percentage Rate (APR) for Purchases	9.9% to 16.9% Based on your creditworthiness when you open your account. Your rate may go up or down as your creditworthiness changes.
APR for Cash Advances	9.9% to 16.9% Based on your creditworthiness when you open your account. Your rate may go up or down as your creditworthiness changes.
Penalty APR and When it Applies	Not Applicable
How to Avoid Paying Interest on Charges	Your due date is at least 20 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charged	If you are charged interest, the charge will be no less than \$2.00.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .

Fees	
Annual Fee	None
Transaction Fees	
• Cash Advance	\$5 per advance
• Foreign Purchase Transaction	1% plus Foreign Exchange rates and ATM vendor fees apply
Penalty Fees	
• Late Payment	\$25
• Return Payment	Up to \$35
Card Replacement Fee	\$5
Duplicate Sales Draft Fee	\$25
Copy of a Convenience Check	\$5
Stop Payment of a Convenience Check	\$30
Statement History/Copy Fee	\$20/hr with a \$5 minimum

How we will calculate your balance: We use a method called "average daily balance."

Right to change terms: We may change fees, APRs, and other account terms in the future according to the WIT Federal Credit Union Account Agreement

New York Residents: You may contact the NYS Department of Financial Services for free information on competitive credit card rates, fees, and grace periods. By Phone: 1-800-342-3736 or online at www.dfs.ny.gov.

For more detailed information see: WIT Federal Credit Union Visa Retail Installment Credit Agreement.