

Your Credit Union

# VISA Platinum Card



*Use the  
credit card  
from the  
company  
you own.*

## IVCU

VISA APPLICATION

Illinois Valley Credit Union  
1311 Shooting Park Road  
Peru, Illinois 61354

## Enjoy VISA Convenience and Credit Union Advantages

### **NO ANNUAL FEE**

**Minimum Credit Limit \$5,000.00**

**9.90% Variable APR - Purchases:**

**11.90% Variable APR - Cash Advances &**

**Balance Transfers:**

Save 3% to 6% over other credit card interest rates.  
*(Annual Percentage Rate subject to change  
without prior notice)*

### **25-Day Grace Period:**

Pay your new balance for purchases by the  
due date each month and pay no finance charge.

### **Credit Life Insurance:**

Available at low Credit Union rates to VISA Card  
holders.

### **Transfer Existing Balances:**

We'll even pay off your existing VISA and other  
credit card balances with your IVCU VISA to save  
an interest charges.

### **Convenience and Safety**

It's a comfort to know that your credit union  
credit card is accepted at millions of places  
throughout the world. And that it's easier and  
safer to use than cash.

### **Saving Money**

Just compare the interest rate, annual fee and  
other features. You'll probably find that the card  
you're carrying now is costing you more than  
you think... and you could save a lot of money  
with a credit union credit card.

### **Compare Our Interest Rate**

That's because cards issued through credit  
unions almost always have a lower interest rate.  
That feature alone can make a big difference in  
your bills.

### **It's Easy to Apply!**

Simply fill out this application and return it. If  
you qualify, we'll get your card to you within  
the next few weeks.

## IVCU

ILLINOIS VALLEY CREDIT UNION

1311 Shooting Park Road  
Peru, Illinois 61354

**APPLY TODAY!**

**(815) 224-2666**

# CREDIT APPLICATION



### Check Account Choice:

(Only One)

Individual Account

Joint Account

Credit Limit Increase

Credit Union Account # \_\_\_\_\_

Credit Limit Requested \$ \_\_\_\_\_

An applicant, if married, may apply for separate credit.

## APPLICANT

Note: All Applicable Sections Should Be Filled Out Completely. If Not, Processing of Your Application May Be Delayed.

Last Name		First	Middle	Social Security Number	
Date of Birth	No. of Dependents	Home Phone	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	<input type="checkbox"/> Other
Current Address		City	State	Zip Code	Monthly Payment \$
Previous Address		City	State	Zip Code	How Long (yrs)
Employer	Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Work Phone		How Long (yrs)
Address		Position/Occupation			Monthly Gross Income \$
Name and Address of Previous Employer					How Long (yrs)

\* You Need Not Furnish Alimony, Child Support or Maintenance Income Information If You Do Not Want Us To Consider It In Evaluating Your Application.

## CO-APPLICANT or SPOUSE

Complete This Section Only If Co-Applicant or Spouse Is Applying For a Joint Account

Last Name		First	Middle	Social Security Number	
Date of Birth	No. of Dependents	Home Phone	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	<input type="checkbox"/> Other
Current Address		City	State	Zip Code	Monthly Payment \$
Previous Address		City	State	Zip Code	How Long (yrs)
Employer	Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Work Phone		How Long (yrs)
Address		Position/Occupation			Monthly Gross Income \$

\* You Need Not Furnish Alimony, Child Support or Maintenance Income Information If You Do Not Want Us To Consider It In Evaluating Your Application.

## CREDIT INFORMATION

Attach Additional Sheet If Necessary.

Bank Name and Address	Branch	Loans	<input type="checkbox"/> Open	<input type="checkbox"/> Closed
Checking Account Number/Name Listed		Savings Account Number/Name Listed		
Name and Address of Creditor	Name Under Which Account Is Carried	Account Number	Balance	Monthly Payment
1. Automobile			\$	\$
2. Home Mortgage			\$	\$
3. Other			\$	\$
4. Other			\$	\$

## CREDIT DISCLOSURES

ANNUAL PERCENTAGE RATE FOR PURCHASES, CASH ADVANCES, AND BALANCE TRANSFERS	ANNUAL MEMBERSHIP FEE	GRACE PERIOD FOR PURCHASES	METHOD OF COMPUTING THE BALANCE FOR PURCHASES	LATE PAYMENT FEE	OVER THE LIMIT FEE	CASH ADVANCE FEE	BALANCE TRANSFER FEE
<b>9.90%</b> Variable for Purchases <b>11.90%</b> Variable for Cash Advances and Balance Transfers	NONE	25 DAYS *	AVERAGE DAILY BALANCE INCLUDING NEW PURCHASES *	\$35.00	\$0.00	NONE	NONE

At the date this application was printed (shown in the lower right-hand corner - this side) the information listed above was accurate.

Because rates and terms are subject to change, you may contact us for the current information by writing to the business reply address shown on the reverse side.

**FINANCE CHARGES:** You can avoid FINANCE CHARGE on purchases by paying the full amount of the New Balance of Purchases each month within 25 days of your statement closing date. Otherwise, the New Balance of Purchases, and subsequent purchases from date they are posted to your account, will be subject to FINANCE CHARGE. Cash advances are always subject to FINANCE CHARGE from the date they are posted to your account. FINANCE CHARGE (interest) is calculated on the average daily principal balances of purchases and cash advances in the account. The principal balances of purchases and cash advances are determined each day during the statement period, beginning with the principal portion of your Previous Balances, reduced by payments you make and credits we apply, and increased by purchases and cash advances you make and debit adjustments we made during the statement period. The daily principal balances are totalled, and divided by the number of days in the statement period, to produce separate average daily principal balances for purchases and cash advances to which the periodic rate is then applied.

## SIGNATURE(S)

**PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING:** This statement is submitted to obtain credit and I/We certify that all information herein is true and complete. I/We agree that inquiries may be made to verify information and that credit references or verification may be given based on inquiries from other parties. This offer is subject to the credit policies of this institution. I/We agree to be bound by the terms and conditions of the bank card agreement, a copy of which will be mailed to the applicant if this application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicant's use. If this is a joint application, the undersigned shall be jointly and severally liable for any and all credit extended from time to time.

<b>X</b>		<b>X</b>	
Applicant Signature	Date	Co-Applicant Signature	Date

## FOR INTERNAL USE ONLY

Visa Account No.		Account No.	
DATE APPROVED	CREDIT LINE	APPROVED BY	APPROVED BY

FOLD AND SECURE WITH TAPE FOR MAILING (10/07)