

Visa® Application

(Please Sign & Complete Both Sides)

1. NEW APPLICATION (Please Print Clearly)

Individual

Joint

Platinum Rewards

Platinum

Secured
(\$250 or \$500 Credit Limit)

Student
(Up to \$1,500 Credit Limit -
Co-Signer Required)

Desired Credit Limit \$ _____

2. APPLICANT*

Name _____

Home Address _____

City _____ State _____ Zip _____

Birthdate _____ SS# _____ - _____

Phone Day (____) _____

Evening (____) _____

E-mail Address _____

Driver's License # _____

Employer _____

Hire Date _____

Gross Monthly Income \$ _____

(PLEASE SEND A COPY OF YOUR MOST RECENT PAYSTUB)

Other Income \$ _____ Source** _____

___ Own or ___ Rent Monthly Payment \$ _____

Date you moved into your current residence _____

Mother's Maiden Name _____

Name of Nearest Relative _____

(not living with you)

Phone (____) _____

3. CO-APPLICANT/CO-SIGNER*

Name _____

Home Address _____

City _____ State _____ Zip _____

Birthdate _____ SS# _____ - _____

Driver's License # _____

Employer _____

Hire Date _____

Gross Monthly Income \$ _____

(PLEASE SEND A COPY OF YOUR MOST RECENT PAYSTUB)

___ Own or ___ Rent Monthly Payment \$ _____

Date you moved into your current residence _____

4. AUTHORIZED USER*

Name _____

Home Address _____

City _____ State _____ Zip _____

Relationship _____ SS # _____ - _____

Birthdate _____

5. BALANCE TRANSFER REQUEST

Upon approval, I wish to transfer my present balance(s) on the credit card account(s) listed below to my Clearview Visa account.

Card Issuer _____

Account # _____

Payment Address _____

Amount _____

X _____ SIGNATURE _____ DATE _____

If you have additional accounts to transfer, please attach a sheet with the above information.

6. SHARED SECURED VISA

I hereby request and accept an open-end loan approved by Clearview to operate in conjunction with a Visa credit card. I agree not to exceed the loan amount designated by the Pledge of Shares I have selected below.

Amount of Shared Pledges \$250 \$500

X _____ SIGNATURE _____

* Applicant, Co-Applicant/Co-Signer and Authorized User must be 18.

** Alimony, child support or maintenance payments are optional information and need not be revealed if the applicant does not choose to rely on such income in applying for credit. I (we) make application for a Visa credit card(s). If this application is accepted and a charge card(s) issued, the applicant and co-applicant, if any, by signing or permitting another to use the charge card(s) agree(s) that the applicant and co-applicant (if any) will be bound by the terms and conditions of the charge card agreement, Member Payment Schedule accompanying the charge card(s) and all amendments thereto. Everything that I (we) have stated in this application is correct to the best of my (our) knowledge. I (we) understand that you will retain this application whether or not it is approved. You are authorized to check my (our) credit and employment history and to answer questions from other creditors about your credit experience with me (us).

Please note - Collateral (other than household goods or dwelling) given as security under this Agreement or for any other loan you may have with Clearview will secure all amounts you owe Clearview now and in the future if that status is reflected in the "Truth-in-Lending Disclosure" in any particular Agreement evidencing such debt.

X _____ APPLICANT SIGNATURE _____ DATE _____

X _____ CO-APPLICANT/CO-SIGNER SIGNATURE _____ DATE _____

X _____ AUTHORIZED USER SIGNATURE _____ DATE _____

Clearview Federal Credit Union Borrower Security Contract

If you choose not to elect Payment Protection, please check **No Protection** and *sign below*.

Get peace of mind with loan protection knowing your family won't shoulder the financial burden of making your loan payments in the instance something unexpected happens. Choose a protection package that fits:

This contract will be governed by the local law of the State of Pennsylvania. Borrower Security (referred to as "the Program") is voluntary and is not required in order to obtain credit. We will not consider whether or not you elect Borrower Security in making our credit decision.

Covered Loan

Card Number: _____

If the loan is an open-end credit plan, your coverage election applies to all advances under the plan, unless the Card Number above references a specific advance or subaccount.

Package Options

You Elect: (check only one box)	Cost per \$100 of the Monthly Outstanding Loan Balance*
Comprehensive 1) Loss of Life 2) Disability 3) Unemployment	Single \$0.366
Standard 1) Disability 2) Unemployment	Single \$0.320
Full 1) Loss of Life 2) Disability	Single \$0.264
Basic Disability 1) Disability	Single \$0.213
Basic Life 1) Loss of Life	Single \$0.079
No Protection	

* If the outstanding balance is greater than \$100,000, the rate will not be applied to the amount that exceeds \$100,000.

The program contains certain terms and exclusions. You are eligible for the Program if you are a borrower on the loan and under the age 70 on the effective date of protection. For the option elected, you choose: Single Protection for Borrower. The protected borrower may not qualify for all benefits.

Are you under the age 70? Yes No

Your signature below means your election above will remain in effect, according to the terms of the contract, unless subsequently modified; you agree that you have received and thoroughly read the Borrower Security Contract; you authorize the program fee to be added to your outstanding balance each month.

X

Borrower Signature

Date

Visa® Credit Cards

Disclosure Summary*

	Visa Platinum Rewards Card (Variable Rate)	Visa Platinum Card	Visa Student and Secured Card
Annual Percentage Rate (APR) for Purchases	8.25% APR¹	Rates from 8.90% to 16.90% APR²	Rates from 8.90% to 16.90% APR²
Other APRs	Balance Transfer - 10.25% ³ Cash Advance - 10.25% ³	Balance Transfer - 8.90% - 16.90% ⁴ Cash Advance - 8.90% - 16.90% ⁴	Balance Transfer - 8.90% - 16.90% ⁴ Cash Advance - 8.90% - 16.90% ⁴
Variable Rate Information	All APRs may vary. They are determined by adding the following margin to the Prime Rate: 5.00% for Purchases, 7.00% for Balance Transfers and Cash Advances.	Not Applicable	Not Applicable
Grace Period for Repayment of Balances for Purchases	25 Days	25 Days	25 Days
Annual Fees	None	None	None
Cash Advance Fees	None	None	None
Method of Computing the Balance for Purchases	Average Daily Balance including new purchases	Average Daily Balance including new purchases	Average Daily Balance including new purchases
Late Payment Fee	\$30 ⁵	\$30 ⁵	\$30 ⁵
Over Credit Limit Fee	\$25	\$25	\$25
Foreign Transaction Fee Including Purchases, Cash Advances and Credits	1% of the transaction amount in US Dollars	1% of the transaction amount in US Dollars	1% of the transaction amount in US Dollars

Other Information*

Return Check Fee	\$35	\$35	\$35
Collection Fee/Disclosure	Attorney's Fee plus court costs or any reasonable collection fees as shown in our Credit Card Agreement. A copy of this Agreement will be forwarded upon approval of the accounts.	Attorney's Fee plus court costs or any reasonable collection fees as shown in our Credit Card Agreement. A copy of this Agreement will be forwarded upon approval of the accounts.	Attorney's Fee plus court costs or any reasonable collection fees as shown in our Credit Card Agreement. A copy of this Agreement will be forwarded upon approval of the accounts.
Research Fee	\$20 per hour	\$20 per hour	\$20 per hour
Copying Fee	\$2 per request	\$2 per request	\$2 per request
Card Replacement Fee	\$5 per request	\$5 per request	\$5 per request

¹ APR = Annual Percentage Rate. The index to determine the APR will be the Prime Rate found in the Money Rate Section of the "Wall Street Journal" in effect on the last day of the month. Changes in the index will cause changes in the APR on the first day of the billing cycle immediately following any such change in the index. All rates are subject to change.

² APR = Annual Percentage Rate. Rate is based on your creditworthiness. Rate may change no more than twice annually based on a review of your credit report.

³ Rate is based on your creditworthiness. The index to determine the APR will be the Prime Rate found in the Money Rate Section of the "Wall Street Journal" in effect on the last day of the month. Changes in the index will cause changes in the APR on the first day of the billing cycle immediately following any such change in the index. All cash advances and balance transfers will accrue interest from the day the advance or transfer was made.

⁴ All cash advances and balance transfers will accrue interest from the day the advance or transfer was made.

⁵ \$30 for each payment that is 1 or more days late.

* The information about the costs of the cards described in this application is accurate as of 4/28/09. This information may have changed after that date. To find out what may have changed, call us at 1-800-926-0003, visit our Web site at www.clearviewfcu.org or write us at: Clearview Federal Credit Union, Attn: Visa Department, 8805 University Blvd., Moon Township, PA 15108.

Federally insured by NCUA. Equal Housing Lender.

R 4/09