

TVFCU

Credit Card Application

\*Proof of Income Required\*

Annual Percentage Rate (APR)	Rewards VISA Signature 6%
	Platinum Rewards VISA 13.8%
	Platinum VISA 18%

<b>Office Use Only:</b>	Date _____
<input type="checkbox"/> Approved <input type="checkbox"/> Denied <input type="checkbox"/> Order Card for Co-Applicant	
Signature _____	

Credit Limit Requested: \_\_\_\_\_

Rewards VISA Signature (minimum line of \$5,000)    Platinum Rewards VISA (minimum line of \$250)    Platinum VISA (max line of \$1,000)

Account # \_\_\_\_\_

Applicant \_\_\_\_\_

Present Address \_\_\_\_\_

City/State \_\_\_\_\_ Zip \_\_\_\_\_

How Long \_\_\_\_\_ Rent \_\_\_\_\_ Own \_\_\_\_\_ Payment \_\_\_\_\_

Previous Address \_\_\_\_\_

City/State \_\_\_\_\_ Zip \_\_\_\_\_

How Long \_\_\_\_\_ Rent \_\_\_\_\_ Own \_\_\_\_\_

Social Security Number \_\_\_\_\_

Date of Birth \_\_\_\_\_ Phone \_\_\_\_\_

Email \_\_\_\_\_

Present Employer \_\_\_\_\_

How long \_\_\_\_\_ Phone \_\_\_\_\_

Annual Income \_\_\_\_\_

Pay Frequency \_\_\_\_\_ Weekly \_\_\_\_\_ Biweekly \_\_\_\_\_ Monthly

NOTE: Alimony, Child Support, or other maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this loan

Other Income \_\_\_\_\_ Source \_\_\_\_\_

Previous Employer \_\_\_\_\_ How long \_\_\_\_\_

Account # \_\_\_\_\_

Co-Applicant \_\_\_\_\_

Present Address \_\_\_\_\_

City/State \_\_\_\_\_ Zip \_\_\_\_\_

How Long \_\_\_\_\_ Rent \_\_\_\_\_ Own \_\_\_\_\_ Payment \_\_\_\_\_

Previous Address \_\_\_\_\_

City/State \_\_\_\_\_ Zip \_\_\_\_\_

How Long \_\_\_\_\_ Rent \_\_\_\_\_ Own \_\_\_\_\_

Social Security Number \_\_\_\_\_

Date of Birth \_\_\_\_\_ Phone \_\_\_\_\_

Email \_\_\_\_\_

Present Employer \_\_\_\_\_

How long \_\_\_\_\_ Phone \_\_\_\_\_

Annual Income \_\_\_\_\_

Pay Frequency \_\_\_\_\_ Weekly \_\_\_\_\_ Biweekly \_\_\_\_\_ Monthly

NOTE: Alimony, Child Support, or other maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this loan

Other Income \_\_\_\_\_ Source \_\_\_\_\_

Previous Employer \_\_\_\_\_ How long \_\_\_\_\_

Are you liable for alimony, child support or separate maintenance? If yes, list amount and payment frequency \_\_\_\_\_

Do you have any other loan or credit applications pending? If yes, provide creditor name(s) and dollar amount \_\_\_\_\_

\_\_\_\_\_

Have you been denied credit in the last 6 months? \_\_\_\_\_

Do you have any outstanding judgements against you? \_\_\_\_\_

If yes, please explain \_\_\_\_\_

Have you ever declared bankruptcy? \_\_\_\_\_

If yes, date of discharge? \_\_\_\_\_

Are you liable for alimony, child support or separate maintenance? If yes, list amount and payment frequency \_\_\_\_\_

Do you have any other loan or credit applications pending? If yes, provide creditor name(s) and dollar amount \_\_\_\_\_

\_\_\_\_\_

Have you been denied credit in the last 6 months? \_\_\_\_\_

Do you have any outstanding judgements against you? \_\_\_\_\_

If yes, please explain \_\_\_\_\_

Have you ever declared bankruptcy? \_\_\_\_\_

If yes, date of discharge? \_\_\_\_\_

Name of nearest relative not living with you.

Name \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_

Personal reference not living with you.

Name \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_

Name of nearest relative not living with you.

Name \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_

Personal reference not living with you.

Name \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_

All statements made on this application are true and correct to the best of my knowledge. I understand that you will keep this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me. If I ask, you will disclose whether you requested a credit report and, if so, the name and address of the agency giving it. I promise to pay all costs of collecting the amount I owe the Credit Union under this agreement, including court costs and reasonable attorney fees.

Signature of Member \_\_\_\_\_ Date \_\_\_\_\_ Signature of Co-Applicant \_\_\_\_\_ Date \_\_\_\_\_

# Security and Cross Collateralization Agreement

“We,” “Us,” “Our” and “Ours” and “Credit Union” refers to Tonawanda Valley Federal Credit Union with which this Agreement is made. “You,” “Your,” and “Yours” refers to each applicant and co-applicant for the Account, any person responsible for paying the Account, and anyone You authorize to use, access or service the Account. “Card” means the Visa® credit card and any other access devices, duplicates, renewals, or substitutions, including convenience checks, the Credit Union issues to You. “Account” means the line of credit established by Your Consumer Credit Card Agreement and includes Your Card.

By signing this agreement, and in consideration for [or, as a condition of] Our establishing Your credit card Account, 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. Shares and deposits in any 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. When You are in default, You authorize Us to apply the balance in the secured accounts to any amounts due on Your credit card Account. For example, if You have an unpaid credit card balance, You agree We may use funds in Your account(s) to pay any or all of the unpaid balance.

You also grant the Credit Union a security interest under the Uniform Commercial Code and under any common law rights the Credit Union may have in any goods You purchase using your Account.

Unless otherwise prohibited by federal and/or state law, collateral securing other loans You have with the Credit Union, now existing or obtained in the future, shall also secure Your credit card Account. This shall not, however, apply to a loan secured by a mortgage on my personal residence. I understand that the Credit Union will release its lien on the collateral if I am not then in default on My credit card Account or any loan secured by the collateral, when the loan first secured by the collateral is paid in full.

You acknowledge and agree that Your pledge of security does not apply during any periods when You are a covered borrower under the Military Lending Act. For clarity, You will not be deemed a covered borrower, and Your pledge will apply, if: (i) You established Your credit card Account when You were not a covered borrower; or (ii) You cease to be a covered borrower.

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Member Signature

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Date

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Member Signature

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Date