Wepawaug-Flagg Federal Credit Union

Annual Percentage Rate for Purchases	Annual Percentage Rate for Cash Advances	Grace Period for Repayment of the Balance for Purchases	Method of Computing the Balance for Purchases	Annual Fee	Minimum Finance Charge
Classic 11.90% • Platinum 8.90%	Classic 11.90% • Platinum 8.90%	25 days	Average Daily Balance	None	Classic $1.00 • Platinum $1.00

Late Payment Fee: $10.00, Over-the-Credit-Limit Fee: $10.00

The information about the fees of the card described in this application is accurate as of 1/07. This information may have changed after that date. To find out what may have changed, call us at (203) 288-1695 or write us at Wepawaug-Flagg Federal Credit Union, 105 Sanford Street, Hamden, CT 06514.

VISA Application ☐ Individual Account ☐ Joint Account ☐ Individual Account with authorized user ☐ Classic ☐ Platinum Member Account Number_____

If you are applying for credit in your name only, do not complete portion on co-applicant.

APPLICANT NAME (LAST-FIRST-MIDDLE)			CO-APPLICANT NAME (LAST-FIRST-MIDDLE)		ACCOUNT NUMBER
HOME ADDRESS (STREET & NO.)	HOW LONG?		HOME ADDRESS (STREET & NO.)	HOW LONG?	
CITY–STATE–ZIP	MOTHER'S MAIDEN NAME		CITY–STATE–ZIP	MOTHER'S MAIDEN NAME	
PREVIOUS HOME ADDRESS	HOW LONG?		PREVIOUS HOME ADDRESS	HOW LONG?	
HOME PHONE NO.	BIRTH DATE	NO. OF DEPENDANTS AGES	HOME PHONE NO.	BIRTH DATE	RELATIONSHIP TO APPLICANT
SOCIAL SECURITY NO.	DRIVER'S LICENSE NO. AND STATE		SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NO. AND STATE	
BUSINESS PHONE NO.	GROSS ANNUAL SALARY $	NET MONTHLY SALARY $	BUSINESS PHONE	GROSS ANNUAL SALARY $	NET MONTHLY SALARY $
EMPLOYER	POSITION	HOW LONG?	EMPLOYER	POSITION	HOW LONG?
BUSINESS ADDRESS			BUSINESS ADDRESS		
PREVIOUS EMPLOYER	POSITION	HOW LONG?	PREVIOUS EMPLOYER	POSITION	HOW LONG?
PREVIOUS BUSINESS ADDRESS			PREVIOUS BUSINESS ADDRESS		

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.

Alimony, child support, separate maintenance received under: court order ☐ written agreement ☐ oral understanding ☐

Other income: $ _____ per _____ Source(s) of other income: _____

Is any income listed in this Section likely to be reduced in the next two years? Yes ☐ (Explain in detail on a separate sheet) No ☐

Alimony, child support, separate maintenance received under: court order ☐ written agreement ☐ oral understanding ☐

Other income: $ _____ per _____ Source(s) of other income: _____

Is any income listed in this Section likely to be reduced in the next two years? Yes ☐ (Explain in detail on a separate sheet) No ☐

OUTSTANDING DEBTS (include charge accounts, installment contracts, credit cards, mortgages, etc. Use separate sheet if necessary.)

MORTGAGEE OR LANDLORD	PAYMENT ADDRESS	APPROX. MARKET VALUE	ORIGINAL AMOUNT	BALANCE DUE	MO.PMT./RENT
AUTOS OWNED – MAKE	YEAR / LICENSE NUMBER	FINANCED BY	$	$	$ MONTHLY PMT.
NAME AND ADDRESS (OTHER DEBTS)	ACCOUNT NUMBER		$	$	$
			$	$	$
			$	$	$
			$	$	$

CHECKING/SHARE DRAFT ACCT. NO. LOCATION SAVINGS ACCOUNT NOS. LOCATION TOTAL $

NAME OF NEAREST RELATIVE NOT LIVING WITH YOU ADDRESS (CITY – STATE – ZIP) RELATIONSHIP

Are you a co-maker, endorser, or guarantor on any loan or contract? Yes ☐ No ☐ If "yes" Amount $ for whom? to whom?

Are there any unsatisfied judgments against you? Yes ☐ No ☐ If "yes" Amount $ for whom? to whom?

Other obligations — (E.g., liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary.)

Have you ever had a car or other personal property repossessed by a dealer or finance company, filed for bankruptcy, or been a party to a wage assignment or collection suit, or have you ever been declined on a loan application to this credit union? ☐ Yes ☐ No If your answer to any part of the question is Yes, please give details.

COMPLETE THE FOLLOWING IF YOU RESIDE IN A COMMUNITY PROPERTY STATE (ARIZONA, CALIFORNIA, IDAHO, LOUISIANA, NEVADA, NEW MEXICO, TEXAS, WASHINGTON OR WISCONSIN); OR IF ANOTHER PERSON WILL BE JOINTLY LIABLE ON THE ACCOUNT. Married ☐ Separated ☐ Unmarried ☐

This statement is submitted to obtain credit and I (We) certify that all information herein is true and complete. I (We) also authorize the credit union to verify or obtain further information the credit union may deem necessary concerning my (our) credit standing. If this application is approved and a credit card(s) issued, the undersigned applicant(s) by signing, using or permitting another to use the credit card(s) agree(s) that the applicant(s) will be bound by the terms and conditions of the cardholder agreement accompanying the credit card(s) and all amendments.

PLEDGE OF SHARES: To be approved for this credit card you must pledge the shares in your accounts at the credit union as security for your credit card account. By signing below, you grant the credit union a security interest in your shares at the credit union that are not specifically exempt under state or federal law from the claims of creditors. You authorize the credit union to apply the shares you have deposited with this credit union to what you owe on your credit card account when you are in default on your credit card account.

APPLICANT'S SIGNATURE	DATE	CO-APPLICANT'S SIGNATURE	DATE
X		X	

FOR CREDIT UNION USE ONLY.

CREDIT LIMIT $ _____

CREDIT CARD ACCOUNT NO. _____

COMMENTS/CONDITIONS _____

APPROVED ☐ REJECTED ☐

DATE _____

CREDIT COMMITTEE OR LOAN OFFICE