

Account number

APPLICANT INFORMATION - Must be completed in its entirety

First Name	Middle Initial	Last Name	
Street Address	City	State	Zip
Years There	Home Phone	Cell Phone	
Previous Address			
Credit Information (Monthly Payments)	Mortgage \$	Balance \$	or Rent \$
E-mail Address	Date of Birth	Social Security Number	
Present Employer		Employer Phone	
Years There	Your Position	Annual Salary/Wages \$	
Name/Address Nearest Relative Not Living With You			Phone Number

CO-APPLICANT INFORMATION - Must be completed in its entirety

First Name	Middle Initial	Last Name	
Street Address	City	State	Zip
Years There	Home Phone	Cell Phone	
Previous Address			
Credit Information (Monthly Payments)	Mortgage \$	Balance \$	or Rent \$
E-mail Address	Date of Birth	Social Security Number	
Present Employer		Employer Phone	
Years There	Your Position	Annual Salary/Wages \$	
Name/Address Nearest Relative Not Living With You			Phone Number

Note: Please include copies of two recent pay stubs. Additional forms may be needed to process your application.

- 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.
- Security Agreement: Collateral securing other loans with the credit union will also secure this loan. You are giving a security interest in your shares and/or deposits in the credit union.
- If you are applying for a credit card, you understand that the use of your card will constitute acknowledgement of receipt and agreement to the terms of the credit card agreement and disclosures.
- Rates based on credit worthiness.

X _____ Date X _____ Date
 Applicant Signature Co-Applicant Signature

Additional forms may be required. Complete loan details and rate determination will be provided after your application has been processed.

LOAN TYPE

- New Vehicle
- Used Vehicle
- Recreational Vehicle/Boat
- Personal
- Debt Destruction
- Computer Loan
- Share Secured
- VISA Credit Card*
- Overdraft Protection
- Vacation/Holiday
- Continuing Ed
- Personal Line

*As a condition for the approval of your Credit Card Account, by signing below, you grant the Credit Union a security interest in all individual and joint accounts you have with the Credit Union both now and in the future to secure your Credit Card Account. You authorize the Credit Union to apply the balance in these account(s) to pay any amounts due under this Agreement if you should default.

X _____
 Applicant Signature

Amount Requested
 \$ _____

Term of Loan (Months)

Purpose of Loan

Are you interested in having your loan protected?

- Yes No

If "YES", the credit union will disclose the cost to protect your loan. The credit protection is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions.

Visa Credit Card Disclosures

Annual Percentage Rate for Purchases & Cash Advances	11.90%-14.00 FIXED
APR for Balance Transfers	At certain times, promotional rates may be offered.
To Avoid Paying Interest on Purchases	You will have a minimum of 25 days without a finance charge on new purchases if the total new balance is paid in full each month by the payment due date.
Method of Computing the Finance Charge on Purchases	Finance charge computed by applying the monthly periodic rate to the average daily balance of purchases.
Method of Computing the Finance Charge for Cash Advances	Finance charge computed by applying the monthly periodic rate to the average daily balance of cash advances.
Over the Limit Fee	\$35.00
Late Payment Fee	\$35.00
Annual Fee	None
Returned Payment Fee	\$20.00
Replacement Card Fee	\$20.00
Minimum Finance Charge	None
Balance Transfer Fee	\$15.00
Transaction Fee for Cash Advances	None
Foreign Transaction Fee	1% of transaction Purchases and cash advances made in foreign countries and foreign currencies will be billed to you in U.S. dollars. The conversion rate to dollars will be made in accordance with the operating regulations for international transactions established by Visa.
ATM Cash Advance	\$1.50
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at www.federalreserve.gov/creditcard .

Printed 5/2018 This information is accurate as 5/2018 and subject to change afterwards. Please contact the credit union for any changes in the information since printed or call us at 732-445-3050 or 1-866-539-8693.

Rutgers Federal Credit Union
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Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government