



LOAN APPLICATION



Fax complete application & verification of income to (610) 275-6473 or (610) 768-2444

Purpose of Loan: _____
 Amount Requested: _____ Term Requested: _____
 Do you want this credit request to be considered a joint application: Yes No
 Type of Loan**: Personal Signature New Auto Used Auto VISA**
 12 month Special Reason loan at \$5,000 maximum Home Equity Debt Consolidation** Home Equity Line of Credit**
 Debt Consolidation Loan Boat/RV Mobile Home
 Home Equity Fixed Rate Loan** Home Equity Variable Rate Loan** Line of Credit**

Please List your Member Account Number(s) Here:

(**other disclosures provided)

Applicant's Name (First-Middle-Last Jr./Sr.)			Co-Applicant's Name (First-Middle-Last Jr./Sr.)		
Home Address (Street, No., City, State & Zip)		Apt. No.	How Long?		
		Yrs.	Mos.		
Previous Home Address (Include City, State & Zip)		How Long?			
		Yrs.		Mos.	
Home Phone No.	Birth Date:	Family Size & Ages			
Social Security No.	Drivers License # & State				
Business Phone No.	Gross Mo. Income	Position			
Employer	Time Employed				
	Yrs.	Mos.			
Business Address			Business Address		
Previous Employer		Position	Time Employed		
		Yrs.	Mos.		
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, 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:			Alimony, child support, separate maintenance received under:		
<input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding			<input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding		
Other income: _____ per _____			Other income: _____ per _____		
Source(s) of other income: _____			Source(s) of other income: _____		
Is any income listed in this section likely to be decreased? <input type="checkbox"/> Yes (explain in detail on separate sheet) <input type="checkbox"/> No			Is any income listed in this section likely to be decreased? <input type="checkbox"/> Yes (explain in detail on separate sheet) <input type="checkbox"/> No		

LIST OF APPLICANT — CO-APPLICANT'S DEBTS (Do not omit any debts. Use a separate sheet if necessary)

Mortgagee or Landlord	Approx. Market Value	Account Number	Balance Due	Monthly Payment	Interest Rate
Owned Rent Board			\$	\$	
Auto Owned - Make	Year License / Tag Number	Financed	\$	\$	
2nd Auto Owned - Make	Year License / Tag Number	Financed	\$	\$	
Name & Address (Other Debts)			\$	\$	
			\$	\$	
			\$	\$	
			\$	\$	
			\$	\$	
To Whom do you pay Alimony, Child Support, or Child Care?			\$	\$	

Checking Financial Institution Interest rate Acct. #
 Savings Financial Institution Interest rate Acct. #

Name of nearest relative not living with you Address (city-state-zip) Phone No. Relationship

Do you have any past due bills? Yes No Are all obligation listed? Yes No Have you ever had any auto, furniture or other property repossessed? Yes No Are any suits pending, judgments unsatisfied, alimony or maintenance awards against you? Yes No

Are you a co-owner endorser on another persons' note or loan? Yes No Amount \$ Name / Relationship

Have you ever filed a petition for bankruptcy? Yes No Have you ever filed a petition for chapter 13? Yes No Have you had credit under any other name? Yes No

I / we present this information truly and correctly and it is stated to the best of my / our knowledge for the purpose of obtaining credit from the Credit Union. I / we have disclosed all current debts. This information may be used to check credit and employment history as required. Additional information may be required for some types of loans

X _____ X _____
Applicant's Signature Date Co-Applicant's Signature Date

NORRISTOWN BELL CREDIT UNION

1407 Erbs Mill Road
Blue Bell, PA 19422
Phone: 610-275-8440
Fax: 610-275-6473
www.nbcu.org



VISA® CREDIT CARD AGREEMENT

In this Agreement, "Agreement" means this Credit Card Agreement. "Disclosure" means this Credit Card Account Opening Disclosure. The Account Opening Disclosure is incorporated into this Credit Card Agreement and is part of the Agreement. In the Agreement the words "you", "your" and "yours" mean each and all of those who agree to be bound by this Agreement; "card" means the Visa credit card and any duplicated, renewals, or substitutions the Credit Union issues to you; "account" means your Visa credit card line-of-credit account with the Credit Union, and "Credit Union" means the Credit Union whose name appears on this Agreement or anyone to whom the Credit Union transfers the Agreement.

- 1. USING YOUR ACCOUNT** – If you are approved for an account, the Credit Union will establish a line of credit for you and notify you of your credit limit. You agree that your credit limit is the maximum amount (purchases, cash advances, finance charges, plus "other charges") which you will have outstanding on your account at any time. Unless disclosed otherwise, the Credit Union will not allow advances over the credit limit. You may request an increase in your credit limit only by a method acceptable to the Credit Union. The Credit Union may increase or decrease your credit limit, refuse to make an advance and/or terminate your account at any time for any reason not prohibited by law.
- 2. USING YOUR CARD** – You understand that the use of your credit card will constitute acknowledgment of receipt and agreement to the terms of the credit card Agreement and Credit Card Account Opening Disclosure (Disclosure). You may use your card to make purchases from merchants and others who accept Visa cards. However, you may not use your card to initiate any type of gambling transaction. The Credit Union is not responsible for the refusal of any merchant or financial institution to honor your card. If you wish to pay for goods or services over the Internet, you may be required to provide card number security information before you will be permitted to complete the transaction. In addition, you may obtain cash advances from the Credit Union and from other financial institutions that accept Visa cards, and from some automated teller machines (ATMs). (Not all ATMs accept Visa cards.) If the Credit Union authorizes ATM transactions with your card, it will issue you a personal identification number (PIN). To obtain cash advances from an ATM, you must use the personal identification number (PIN) issued to you for use with the card. You agree that you will not use your card for any transaction that is illegal under applicable federal, state or local laws. Even if you use your card for an illegal transaction, you will be responsible for all amounts and charges incurred in connection with the transaction. If you are permitted to obtain cash advances on your account, you may also use your card to purchase instruments and engage in transactions that we consider the equivalent of cash. Such transactions will be posted to your account as cash advances and include, but are not limited to, wire transfers, money orders, bets, lottery tickets, and casino gaming chips. This paragraph shall not be interpreted as permitting or authorizing any transaction that is illegal.
- 3. RESPONSIBILITY** – You agree to pay all charges (purchases, cash advances, balance transfers or any other charge) made to your account by you or anyone you authorize to use your account. You also agree to pay all finance charges and other charges added to your account under the terms of the Agreement or another agreement you made with the Credit Union. If this is a joint account, the paragraph on JOINT ACCOUNTS also applies to your account.
- 4. PERIODIC RATES** – The periodic rates applicable to purchases, cash advances, and balance transfers are disclosed on the Disclosure that accompanies this Agreement. Any rate change will be made pursuant to applicable law. The initial rate on your account for certain types of transactions may be an introductory discounted rate (Introductory Rate) that is lower than the rate that would ordinarily apply for that type of transaction. If an Introductory Rate applies to your account, the rates and the period of time will be effective as shown on the Disclosure accompanying this Agreement. After the Introductory Rate period expires, the periodic rate will automatically increase to the rates that would ordinarily apply for that type of transaction based on the terms of the Agreement.

5. **FINANCE CHARGES** – New purchases posted to your account during a billing cycle will not incur a finance charge for that billing cycle if you had a zero or credit balance at the beginning of that billing cycle, or if you paid the entire new balance on the previous cycle's billing statement by the payment due date of that statement; otherwise a finance charge will accrue from the date a purchase is posted to your account. To avoid an additional finance charge on the balance of purchases, you must pay the entire new balance on the billing statement by the payment due date of that statement. A finance charge begins to accrue on cash advances from the date you get the cash advance or from the first day of the billing cycle in which the cash advance is posted to your account, whichever is later.

The finance charge is calculated separately for purchases and cash advances. For purchases, the finance charge is computed by applying the monthly periodic rate to the average daily balance of purchases. To get the average daily balance of purchases, we take the beginning outstanding balance of purchases each day, add any new purchases and subtract any payments and/or credits. This gives us the daily balance of purchases. Then, we add all the daily balances of purchases for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of purchases.

For cash advances, the finance charge is computed by applying the monthly periodic rate to the average daily balance of cash advances. To get the average daily balance of cash advances, we take the beginning outstanding balance of cash advances each day, add in any new cash advances, and subtract any payments and/or credits that we apply to the cash advance balance. This gives us the daily balance of cash advances. Then we add all the daily balances of cash advances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance. Balance transfers are calculated in the same manner as cash advances.

6. **FOREIGN TRANSACTIONS – Visa.** Purchases and cash advances made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from a range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing rate, in each instance plus an additional 1%. The exchange rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.
7. **FEES** – In addition to the periodic rate, the following additional fees may be imposed on your account. If applicable to your account, the fee amounts and explanations are disclosed on the Disclosure accompanying this Agreement. Your account may be subject to additional fees as set forth on the Disclosure accompanying this Agreement.
- a. **Late Payment Fee:** A late charge of **up to \$25.00** will be added to your account if you are late making a payment.
 - b. **Return Check Fee:** If a check or share draft used to make a payment on your account is returned unpaid, you will be charged a fee of **up to \$25.00** for each item returned.
 - c. **Return ACH Fee:** If an ACH transaction used to make a payment on your account is returned unpaid, you will be charged a fee of **up to \$25.00** for each item returned.
 - d. **Card Replacement Fee:** You may be charged \$5.00 for each replacement card that is issued to you for any reason.
 - e. **Rush Fee:** If your account is subject to a Rush Fee, except as limited by applicable law, you may be charged a fee for each expedited card that you request, providing delivery of the card is also available by standard mail service without paying a fee for delivery. A fee of \$15.00 plus standard overnight delivery charges will apply.
 - f. **Document Copy Fee:** You will be charged \$10.00 for each copy of a sales draft that you request. You will be charged \$2.00 per page for each copy of a Visa statement that you request.
 - g. **Collection Costs:** After default you agree to pay all costs of collecting the amount you owe under this Agreement, including reasonable attorney's fees.

8. **PAYMENTS-** Each month you must pay at least the minimum payment shown on your statement by the date specified on the statement or no later than twenty-five (25) days from the statement closing date, whichever is later. If your statement says the payment is "Now Due" your payment is due no later than twenty-five (25) days from the statement closing date. You may pay more frequently, pay more than the minimum payment or pay the total new balance in full. If you make extra or larger payments, you are still required to make at least the minimum payment each month your account has a balance (other than a credit balance). The minimum payment is 2% of your total new balance, or \$20.00, whichever is greater, plus the amount of any prior minimum payments

that you have not made, and any amount that you are over your credit limit. The Credit Union also has the right to demand immediate payment of any amount by which you are over your credit limit.

9. **PAYMENT ALLOCATION** – Subject to applicable law, your payments may be applied to what you owe the Credit Union in any manner the Credit Union chooses. However, in every case, in the event that you make a payment in excess of the required minimum periodic payment, the Credit Union will allocate the excess amount first to the balance with the highest annual percentage rate and any remaining portion to the other balances in descending order based on applicable annual percentage rate.
10. **SECURITY INTEREST** – If you give the Credit Union a specific pledge of shares by signing a separate pledge of shares, your pledged shares will secure your account. You may not withdraw amounts that have been specifically pledged to secure your account until the Credit Union agrees to release all or part of the pledge amount.

Your account is secured by all shares you have in any individual or joint account with the Credit Union, except for shares in an Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given as security. These other shares may be withdrawn unless you are in default under this agreement. You authorize the Credit Union to apply the balance in your individual or joint share accounts to pay any amounts due on your account if you should default.

Collateral securing other loans you have with the Credit Union may also secure this loan, except that a dwelling will never be considered as security for this account, notwithstanding anything to the contrary in any other Agreement.

11. **DEFAULT** – You will be in default if you fail to make any minimum payment or other required payment by the date that it is due. You will be in default if you break any promise you make under this Agreement. You will be in default if you die, file for bankruptcy or become insolvent, that is, unable to pay your obligations when they become due. You will be in default if you make any false or misleading statements in any credit application or credit update. You will also be in default if something happens that the Credit Union believes may substantially reduce your ability to repay what you owe.

When you are in default, the Credit Union has the right to demand immediate payment of your full account balance without giving you notice. If immediate payment is demanded you agree to continue paying finance charges at the periodic rate charged before default, until what you owe has been paid, and any shares that were given as security for your account may be applied towards what you owe.

12. **LIABILITY FOR UNAUTHORIZED USE- LOST/STOLEN CARD NOTIFICATION** – You agree to notify us immediately, orally or in writing to 1407 Erbs Mill Road, Blue Bell, PA 19422 or by telephone 610-275-8440 or twenty four (24) hours a day, seven (7) days a week at (800) 299-9842 of the loss, theft, or unauthorized use of your credit card. You may be liable for unauthorized use of your credit card. You will not be liable for unauthorized use that occurs after you notify us of the loss, theft or possible unauthorized use. You will have no liability, after you notify us, for unauthorized purchases made with your credit card, unless you are grossly negligent in the handling of your card. In any case, your liability will not exceed \$50.00.
13. **CHANGING OR TERMINATION YOUR ACCOUNT** – The Credit Union may change the terms of this Agreement and any attached Disclosure from time to time. Notice of any change will be given in accordance with applicable law. If permitted by law and specified in the notice to you, the change will apply to your existing account balance as well as to future transactions.

Either you or the Credit Union may terminate this Agreement at any time, but termination by you or the Credit Union will not affect your obligation to pay the account balance plus any finance and other charges you owe under this Agreement. You are also responsible for all transactions made to your account after termination, unless the transactions were unauthorized.

The card or cards you received remain the property of the Credit Union and you must recover and surrender to the Credit Union all cards upon request or upon termination of this Agreement whether by you or the Credit Union. The Credit Union has the right to require you to pay your full account balance at any time after your account is terminated, whether it is terminated by you or the Credit Union. If this is a joint account, the paragraph on JOINT ACCOUNTS of this Agreement also applies to termination of the account.

14. **CHANGING OR TERMINATIONS AUTHORIZED USERS** – Upon request, we may issue additional cards for authorized users that you designate. You must notify us in writing of any termination of an authorized user's right to access your account. Your letter must include the name of the authorized user along with the authorized user's card. If you cannot return the authorized user's card and if you request your account to be closed, we will close your account and you may apply for a new account.
15. **CREDIT REVIEW AND RELEASE OF INFORMATION** – You authorize the Credit Union to investigate your credit standing when opening or reviewing your account. You authorize the Credit Union to disclose information regarding your account to credit bureaus and creditors who inquire about your credit standing. If your account is eligible for emergency cash and/or emergency card replacement services, and you request such services, you agree that we may provide personal information about you and your account that is necessary to provide you with the requested service(s).
16. **RETURNS AND ADJUSTMENTS** – Merchants and others who honor your card may give credit returns or adjustments, and they will do so by sending the Credit Union a credit slip which will be posted to your account. If your credit and payments exceed what you owe the Credit Union, the amount will be applied against future purchases and cash advances. If the credit balance amount is \$1 or more, it will be refunded upon your written request.
17. **ADDITIONAL BENEFITS CARD ENHANCEMENTS** – The Credit Union may from time to time offer additional services to your account, such as travel accident insurance, at no additional cost to you. You understand that the Credit Union is not obligated to offer such services and may withdraw or change them at any time.
18. **MERCHANT DISPUTES** – The Credit Union is not responsible for the refusal of any merchant or financial institution to honor your card. The Credit Union is subject to claims and defenses (other than tort claims) arising out of goods or services you purchase with the card if you have made a good faith attempt but have been unable to obtain satisfaction from the merchant or service provider, and (a) your purchase was made in response to an advertisement the Credit Union sent or participated in sending to you, or (b) your purchase cost more than \$50 and was made in your state or within one hundred (100) miles of your home.
19. **JOINT ACCOUNTS** – If this is a joint account, each person on the account must sign the Agreement (by signing on the application). Each of you will be individually and jointly responsible for paying all amounts owed under this Agreement. This means that the Credit Union can require any one of you individually to repay the entire amount owed under this Agreement. Each of you authorizes the other(s) to make purchases and/or cash advances individually. Any one of you may terminate the account and the termination will be effective as to all of you.
20. **EFFECT OF AGREEMENT** – This Agreement is the contract which applies to all transactions on your account even though the sales, cash advances, credit or other slips you sign or receive may contain different terms.
21. **NO WAIVER** – The Credit Union can delay enforcing any of its rights any number of times without losing them.
22. **STATEMENT AND NOTICES** – Statement and notices will be mailed to you at the most recent address you have given the Credit Union. Notice sent to any one of you will be considered notice to all.
23. **FINAL EXPRESSION** – This Agreement is the final expression of the terms and conditions of this Visa line of credit between you and the Credit Union. This written Agreement may not be contradicted by evidence of any alleged oral Agreement. Should any part of this Agreement or the Disclosure be found to be invalid or unenforceable, all other parts of this Agreement and Disclosure shall remain in effect and fully enforceable to the fullest extent possible under this Agreement.
24. **COPY RECEIVED** – You acknowledge that you have received a copy of this Agreement.
25. **GAMBLING TRANSACTION PROHIBITED** – You may not use your card to initiate any type of gambling transaction.

**YOUR BILLING RIGHTS
KEEP THIS NOTICE FOR FUTURE USE**

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL-

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet to the address listed on your bill or to 1407 Erbs Mill Road, Blue, PA 19422. Write us as soon as possible. We must hear from you no later than sixty (60) days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item that you are not sure about.

If you authorized us to pay your credit card bill automatically from your savings or share draft account, you can stop the payment on any amount that you think is wrong. To stop the payment, your letter must reach us three (3) business days before the automatic payment is scheduled to occur.

YOUR RIGHTS AND OUR RESPONSIBILITY AFTER WE RECEIVE YOUR WRITTEN NOTICE.

We must acknowledge your letter within thirty (30) days, unless we have corrected the error by then. Within ninety (90) days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten (10) days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

SPECIAL RULE FOR CREDIT CARD PURCHASES –

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two (2) limitations on this right.

- You must have made the purchase in your home state or, if not within your home state, within one hundred (100) miles of your current mailing address; and
- The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant, or if we mailed the advertisement for the property or services.

NORRISTOWN BELL CREDIT UNION

1407 Erbs Mill Road
 Blue Bell, PA 19422
 Phone: 610-275-8440
 Fax: 610-275-6473
 www.nbcu.org

**VISA® CREDIT CARD ACCOUNT OPENING DISCLOSURE**

This Addendum is incorporated into and becomes part of your Visa Credit Card Agreement.
 Please keep this attached to your Credit Card Agreement.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for	9.90%
APR for Cash Advances	9.90%
Minimum Finance Charge	None
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
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 Web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Set-up and Maintenance Fees	
Annual Fee	None
Transaction Fees	
Balance Transfer Fee	None
Cash Advance Fee	None
Foreign Transaction Fee	1.00% of each currency transaction in U.S. dollars
Penalty Fees	
Late Payment Fee	Up to \$25.00
Returned Check/ACH Fee	Up to \$25.00

How We Will Calculate Your Balance. We use a method called “average daily balance (including new purchases).” See your account Agreement for more details.

Billing Error Rights. Information on your rights to dispute transactions and how to exercise those rights is provided in your account Agreement.

OTHER DISCLOSURES

Late Payment Fee Up to \$25.00
 Document(s) Copy Fee: \$10.00 (each sales draft)
 \$ 2.00 (Statement copy -per page).
 Rush Fee: \$15.00 plus standard overnight delivery charge.
 Card Replacement Fee: \$ 5.00

Collection Costs: You agree to pay all costs of collecting the amount you owe under this Agreement, including court costs and reasonable attorney’s fees.