

**VA PITTSBURGH EMPLOYEES  
FEDERAL CREDIT UNION**  
1010 Delafield Rd • Pittsburgh, PA 15215  
(412) 360-1150 (UD) • (412) 822-3185 (HZ)  
Fax: (412) 822-3187 • www.vapghfcu.org

A table that includes required credit card disclosures is provided with this Application. To obtain any change in the required information since it was printed, write to us at the address stated on this Application.



Check below to indicate the type of credit for which you are applying. Married Applicants may apply for a separate account.

- Individual Credit:** You must complete the **Applicant** section about yourself and the **Other** section about your spouse if: (1) you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI); (2) your spouse will use the account; or (3) you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the **Other** section to the extent possible about the person on whose payments you are relying.
- Joint Credit:** Each applicant must **individually** complete the appropriate section below. If Co-Borrower is spouse of the applicant, mark the Co-Applicant box.

**Guarantor:** Complete the **Other** section if you are a guarantor on an account/loan.  **Credit Limit Requested:** \$ \_\_\_\_\_

Applicant	Other: <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Spouse <input type="checkbox"/> Other
NAME (Last - First - Initial) _____ ACCOUNT NUMBER _____	NAME (Last - First - Initial) _____ ACCOUNT NUMBER _____
DRIVER'S LICENSE NUMBER / STATE _____ SOCIAL SECURITY NUMBER _____	DRIVER'S LICENSE NUMBER / STATE _____ SOCIAL SECURITY NUMBER _____
E-MAIL ADDRESS _____	E-MAIL ADDRESS _____
BIRTH DATE _____ HOME PHONE _____ CELL PHONE _____ BUSINESS PHONE/ EXT. _____	BIRTH DATE _____ HOME PHONE _____ CELL PHONE _____ BUSINESS PHONE/ EXT. _____
PRESENT ADDRESS (Street - City - State - Zip) _____ <input type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS AT THIS ADDRESS _____	PRESENT ADDRESS (Street - City - State - Zip) _____ <input type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS AT THIS ADDRESS _____
MORTGAGE/RENT OWED TO: _____	MORTGAGE/RENT OWED TO: _____
MORTGAGE BALANCE _____ MONTHLY PAYMENT _____ INTEREST RATE _____ \$ _____ \$ _____ %	MORTGAGE BALANCE _____ MONTHLY PAYMENT _____ INTEREST RATE _____ \$ _____ \$ _____ %
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)	COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)
<b>Employment/Income</b> _____ START DATE _____	<b>Employment/Income</b> _____ START DATE _____
NAME AND ADDRESS OF EMPLOYER _____	NAME AND ADDRESS OF EMPLOYER _____
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.	NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.
EMPLOYMENT INCOME _____ OTHER INCOME _____ \$ _____ PER _____ \$ _____ PER _____ <input type="checkbox"/> NET <input type="checkbox"/> GROSS SOURCE _____	EMPLOYMENT INCOME _____ OTHER INCOME _____ \$ _____ PER _____ \$ _____ PER _____ <input type="checkbox"/> NET <input type="checkbox"/> GROSS SOURCE _____

**State Law Notices** OHIO RESIDENTS ONLY: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

WISCONSIN RESIDENTS ONLY: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

SIGNATURE FOR WISCONSIN RESIDENTS ONLY \_\_\_\_\_ DATE \_\_\_\_\_

**Signatures**

1. You promise that everything you have stated in this application is correct to the best of your knowledge. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension, or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a crime to willfully and deliberately provide incomplete or incorrect information in this application.

2. You understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the credit card agreement and disclosures. 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. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. Shares and deposits in an Individual Retirement Account, and any other 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.

(SEAL) \_\_\_\_\_ DATE \_\_\_\_\_

APPLICANT'S SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_ OTHER SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

FOR CREDIT UNION USE ONLY  APPROVED  DECLINED NO. OF CARDS \_\_\_\_\_ CREDIT LIMIT \$ \_\_\_\_\_ CREDIT CARD NUMBER \_\_\_\_\_ CREDIT COMMITTEE OR LOAN OFFICER SIGNATURE \_\_\_\_\_

- Detach and Retain Disclosure for Your Records -

<p><b>VA PITTSBURGH EMPLOYEES FEDERAL CREDIT UNION</b> 1010 Delafield Rd • Pittsburgh, PA 15215 (412) 360-1150 (UD) • (412) 822-3185 (HZ) Fax: (412) 822-3187 • www.vapghfcu.org</p>	<p><b>Interest Rates and Interest Charges</b> Annual Percentage Rate (APR) for Purchases <b>9.99%</b> APR for Balance Transfers <b>9.99%</b> APR for Cash Advances <b>9.99%</b> Penalty APR and when it Applies <b>14.99%</b></p> <p><b>How to Avoid Paying Interest on Purchases</b> Your due date is at We will not charge entire balance by the consecutive min/m</p> <p><b>For Credit Card Tips from the Consumer Financial Protection Bureau</b> To learn more ab using a credit car Protection Bureau</p> <p><b>Fees</b> Set-up and Maintenance Fees - Annual Fee <b>None</b> - Participation Fee <b>None</b></p> <p><b>Transaction Fees</b> - Balance Transfer Fee <b>None</b> - Cash Advance Fee <b>None</b> - Foreign Transaction Fee <b>1.00%</b> of each tran</p> <p><b>Penalty Fees</b> - Late Payment Fee <b>Up to \$25.00</b> - Returned Payment Fee <b>Up to \$25.00</b></p>
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**How We Will Calculate Your Balance:** We use a method called 'Application of Penalty APR: Your APR may be increased to the making a payment.'

**Effective Date:**  
The information about the costs of the card described in this e This information may have changed after that date. To find out

\$25.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.  
\$25.00 or the amount of the required minimum payment, whichever is less.  
\$2.00  
\$2.00  
\$25.00  
\$25.00  
\$25.00

Please return completed Application to the address below in a stamped envelope.

Cut off the Application and Solicitation Disclosure and retain for your records.

VA PITTSBURGH EMPLOYEES  
FEDERAL CREDIT UNION  
1010 DELAFIELD RD  
PITTSBURGH PA 15215

**DO NOT MAIL  
THIS FORM  
WITHOUT AN  
ENVELOPE**

*The Credit Union Difference*

**Credit Card  
Application**

**Visa**

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