

Credit Card Application

I AM APPLYING FOR A: VISA CLASSIC VISA PLATINUM VISA PLATINUM PREFERRED

| APPLICANT | | | |
|------------------------------------|--|---------------------------|-----------------|
| APPLICANT NAME (LAST-FIRST-MIDDLE) | | GROSS ANNUAL SALARY | NET MONTHLY PAY |
| HOME ADDRESS (STREET & NO.) | | EMPLOYER | |
| CITY-STATE-ZIP | <input type="checkbox"/> RENT <input type="checkbox"/> OWN MONTHLY MORTGAGE/RENT \$ | POSITION | HOW LONG? |
| PREVIOUS HOME ADDRESS | | BUSINESS ADDRESS/PHONE | |
| HOME PHONE NO. | | PREVIOUS EMPLOYER | |
| BIRTH DATE | SOCIAL SECURITY NO. | POSITION | HOW LONG? |
| DRIVER'S LICENSE NO. AND STATE | MOTHER'S MAIDEN NAME | PREVIOUS BUSINESS ADDRESS | |

| CO-APPLICANT | | | |
|---------------------------------------|---------------------|------------------|-----------|
| CO-APPLICANT NAME (LAST-FIRST-MIDDLE) | | EMPLOYER | |
| BIRTH DATE | SOCIAL SECURITY NO. | POSITION | HOW LONG? |
| DRIVER'S LICENSE NO. AND STATE | | BUSINESS ADDRESS | |
| GROSS ANNUAL SALARY | NET MONTHLY PAY | BUSINESS PHONE | |

This statement is submitted to obtain credit from Services Credit Union ("credit union") 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, I/we, by signing, using or permitting another to use the credit card(s) agree that I/we will be bound by the terms and conditions of the credit card agreement which will be furnished to me/us. I/We agree to pay the credit union all reasonable costs credit union incurs to collect debts incurred under my/our Visa agreement with credit union, or realize on any security, including reasonable attorneys' fees, court costs and collection agency fees to the extent allowed by applicable laws or regulations. I/We understand that a contingent or hourly fee arrangement may be established under an agreement entered into by credit union with an attorney and/or collection agency to collect debts incurred under my/our Visa agreement if it is in default and I/we hereby agree that any such fee arrangement is reasonable. This provision also shall apply if I/we file a petition or any other claim for relief under any bankruptcy rule or law of the United States, or if such petition or other claim for relief is filed against me/us) by another. By signing below, applicant applies for membership in credit union, agrees to comply with its bylaws, and appoints the members of the board of directors of the credit union that are acting as directors at the time this proxy is used as proxies to vote all of applicant's shares issued by credit union that applicant is entitled to vote, from time to time until and unless this proxy is revoked by applicant.

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

Balance Transfer

YES! I want to transfer the following balance(s) immediately.

I the undersigned authorize you to pay off the amounts specified below and apply those amounts to my new credit union Visa account.

X _____

APPLICANT'S SIGNATURE DATE

CARD/LOAN ISSUER _____

ACCOUNT NUMBER _____

SPECIFIC AMOUNT TO PAY \$ _____

CARD/LOAN ISSUER _____

ACCOUNT NUMBER _____

SPECIFIC AMOUNT TO PAY \$ _____

CARD/LOAN ISSUER _____

ACCOUNT NUMBER _____

SPECIFIC AMOUNT TO PAY \$ _____

Credit Disclosure

| | |
|---|--|
| ANNUAL PERCENTAGE RATE (APR) FOR PURCHASES | 8.99% TO 17.99%* |
| CASH-ADVANCE APR AND BALANCE-TRANSFER APR | 8.99% TO 17.99%* |
| VARIABLE-RATE INFORMATION | YOUR APR MAY VARY. THE RATE IS DETERMINED QUARTERLY BY ADDING A MARGIN, RANGING FROM 4% TO 13%, TO THE PRIME RATE ROUNDED UP TO THE NEXT 0.99%. SEE EXPLANATION BELOW.** |
| GRACE PERIOD FOR REPAYMENT OF BALANCES FOR PURCHASES | 25 DAYS |
| METHOD OF COMPUTING THE BALANCE FOR PURCHASES | AVERAGE DAILY BALANCE (INCLUDING NEW PURCHASES) |
| ANNUAL FEE | VISA CLASSIC: NONE VISA PLATINUM: NONE VISA PLATINUM PREFERRED: \$30 |
| LATE PAYMENT FEE: \$29, OVER THE CREDIT LIMIT FEE: NONE | |

*YOUR APR WILL BE DETERMINED USING THE MARGIN ASSIGNED WHEN YOU APPLIED. THE AMOUNT OF YOUR MARGIN (RANGING FROM 4% TO 13%) IS BASED ON OUR EVALUATION OF YOUR CREDITWORTHINESS. YOUR MARGIN WILL BE DISCLOSED IN THE CREDIT AGREEMENT AND DISCLOSURE YOU WILL RECEIVE IF APPROVED.

**THE PRIME RATE USED TO DETERMINE YOUR APR IS THE RATE PUBLISHED IN THE WALL STREET JOURNAL ON THE LAST DAY OF THE MONTH PRECEDING THE RATE CHANGE.

THIS INFORMATION WAS ACCURATE AS OF DECEMBER, 2002. PLEASE CONTACT US AT (888) 415-6154 FOR ANY CHANGE IN THE INFORMATION SINCE DECEMBER, 2002.