



IDAHO UNITED
CREDIT UNION

PO Box 2268 • Boise, ID 83701
208-388-2138 • 208-678-2138
Fax: 208-388-6930 • www.idahounited.org



**VISA PLATINUM AND
VISA PLATINUM PREFERRED**
Application and Solicitation Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Platinum 12.95% Visa Platinum Preferred 8.90%
APR for Cash Advances	Visa Platinum 12.95% Visa Platinum Preferred 8.90%
APR for Balance Transfers	Visa Platinum 12.95% Visa Platinum Preferred 8.90%
How to Avoid Paying Interest on Purchases	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.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Transaction Fees - Balance Transfer Fee - Foreign Transaction Fee	None 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$10.00 Up to \$25.00

SEE BACK OF PAGE for more important information about your account.



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F U H G I W # F D U G # D S S O I F D W I R O #

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 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: ☐ CO-APPLICANT ☐ SPOUSE ☐ GUARANTOR ☐ OTHER			
NAME (Last - First - Initial)				NAME (Last - First - Initial)			
ACCOUNT NUMBER		SOCIAL SECURITY NUMBER		ACCOUNT NUMBER		SOCIAL SECURITY NUMBER	
BIRTH DATE		EMAIL ADDRESS		BIRTH DATE		EMAIL ADDRESS	
HOME PHONE		CELL PHONE		BUSINESS PHONE/EXT.		HOME PHONE	
CELL PHONE		BUSINESS PHONE/EXT.		HOME PHONE		CELL PHONE	
DRIVER'S LICENSE NUMBER/STATE		AGES OF DEPENDENTS		DRIVER'S LICENSE NUMBER/STATE		AGES OF DEPENDENTS	
PRESENT ADDRESS (Street – City – State – Zip)				PRESENT ADDRESS (Street – City – State – Zip)			
OWN RENT				OWN RENT			
LENGTH AT RESIDENCE				LENGTH AT RESIDENCE			
PREVIOUS ADDRESS (Street – City – State – Zip)				PREVIOUS ADDRESS (Street – City – State – Zip)			
OWN RENT				OWN RENT			
LENGTH AT RESIDENCE				LENGTH AT RESIDENCE			
MORTGAGE/RENT OWED TO				MORTGAGE/RENT OWED TO			
MORTGAGE BALANCE		MONTHLY PAYMENT		INTEREST RATE		MORTGAGE BALANCE	
\$		\$		%		\$	
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:				COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:			
☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)				☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)			
EMPLOYMENT/INCOME START DATE				EMPLOYMENT/INCOME START DATE			
EMPLOYMENT STATUS: ☐ FULL TIME ☐ PART TIME				EMPLOYMENT STATUS: ☐ FULL TIME ☐ PART TIME			
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 PER		OTHER INCOME PER		EMPLOYMENT INCOME PER		OTHER INCOME PER	
\$		\$		\$		\$	

STATE LAW NOTICES(S)

Notice to Ohio Residents: 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.

Notice to Wisconsin Residents: (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.

X _____

SIGNATURE FOR WISCONSIN RESIDENTS ONLY DATE

SIGNATURES

By signing or otherwise authenticating below:

1. You promise that everything you have stated in this application is correct to the best of your knowledge, and that the above information is a complete listing of what you owe. 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. If you are applying for a credit card, you understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the Consumer Credit Card Agreement and Disclosure.

X _____

X _____

Applicant's Signature

Date

Other Signature

Date

**FOR CREDIT UNION
USE ONLY**

☐ APPROVED ☐ DECLINED
(Adverse Action Notice Sent)

NO. OF CARDS

CRED LIMIT \$

CREDIT CARD NUMBER

CREDIT COMMITTEE OR LOAN OFFICER SIGNATURE