



2010 William Street
Jefferson City, MO 65109
(573) 632-2848

Highway Alliance Credit Union Visa® Loan Application

If You are applying for joint credit or if You live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI, Puerto Rico), please complete the following:
 Married Separated Unmarried (includes Single, Divorced & Widowed)

Definitions: Whenever used in this application, the words You or Your refer to the applicant(s), and the words We, Us, and Our refer to the Lender.

Amount of Visa Credit Card Limit Applied for: \$ _____

Please indicate the type of card you wish to apply for:
 Visa Platinum Visa Platinum Rewards

Please indicate if You elect the Visa Automatic Payment option
 Yes (please complete proper form) No

Individual Credit Information

Name		At this address since: Month: _____ Year: _____	
Address		<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other _____	
City	State	Zip	
Account Number	Number of Dependents other than listed by Co-Applicant	Social Security Number	
Birth Date	Home Phone ()	Business Phone ()	
Cell Phone ()	E-mail Address		
Reference/Name/Phone Number (Relative Only)			

Joint Credit Information

Name		At this address since: Month: _____ Year: _____	
Address		<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other _____	
City	State	Zip	
Account Number	Number of Dependents other than listed by Co-Applicant	Social Security Number	
Birth Date	Home Phone ()	Business Phone ()	
Cell Phone ()	E-mail Address		
Reference/Name/Phone Number (Relative Only)			

Mortgage Balance \$ _____ Monthly Mortgage/Rent Amount \$ _____ Current Market Value of Home \$ _____

Employment and Income Information

Employer		Position	
Starting Date (Month, Year)	Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No	Type of Business	
Employment Income <input type="checkbox"/> Gross <input type="checkbox"/> Net \$ _____ per _____	Other Income † \$ _____ per _____	Source	

Employment and Income Information

Employer		Position	
Starting Date (Month, Year)	Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No	Type of Business	
Employment Income <input type="checkbox"/> Gross <input type="checkbox"/> Net \$ _____ per _____	Other Income † \$ _____ per _____	Source	

† NOTE: Alimony, child support, or separate maintenance income need not be revealed if You do not choose to have it considered as a basis for this credit request.

You warrant the truth of the above information and You realize that it will be relied upon by Us in deciding whether or not to grant the credit applied for. You hereby authorize Us, Our employees and agents to investigate and verify any information provided to Us by You. You agree and understand that if approved, You are contractually liable according to the applicable terms of the Credit Card Agreement and Disclosure. You will receive a copy of that Agreement no later than the time of Your first credit advance and You promise to pay all amounts charged to Your Account according to its terms. If this is a joint application, You agree that such liability is joint and several. You authorize Us to accept Your facsimile signatures on this application and agree that Your facsimile signature will have the same legal force and effect as Your original signature. You assume any risk that may be associated with permitting Us to accept Your facsimile signature. **If You are issued a Visa Credit Card, You grant and consent to a lien on Your shares or other deposit accounts with Us (except for IRA or KEOGH accounts) and any dividends/interest due or to become due to You from Us to the extent You owe on any unpaid Credit Card balance, and You further acknowledge that such consensual lien is a material condition of Our approving Your request for a Credit Card.** Applicant's Initials X _____ Co-Applicant's initials X _____

You hereby acknowledge Your intent to apply for joint credit: Applicant Initials _____ Co-Applicant's Initials _____

Applicant's Signature _____ Date _____

Co-Applicant's Signature _____ Date _____

For Office Use Only

Highway Alliance Credit Union Account Information Checking Savings Other

Approved/Denied/Counter Offer

Additional Documents Needed

L/O Signature _____ Date _____

Important Credit Card Disclosures

The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card are accurate as of October 1, 2012. You can call Us at Highway Alliance Credit Union, 573.632.2848 or write to Us at P.O. Box 4433, Bridgeton, MO 63044 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

Annual Percentage Rate (APR) For Purchases, Balance Transfers and Cash Advances	Visa Platinum: 8.90% - 24.90% depending on Your creditworthiness, and whether you have opted for automated payment. Visa Platinum Rewards: 9.90% - 25.90% depending on Your creditworthiness, and whether you have opted for automated payment.
How to Avoid Paying Interest on Purchases	We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days from Your statement closing date.
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 Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .
Fees	
Transaction Fees • Foreign Transaction	1.00% of each foreign currency transaction in U.S. dollars. 1.00% of each U.S. Dollar transaction that occurs in a foreign country.
Penalty Fees • Returned Payment • Late Payment	Up to \$25.00 For payments over \$25.00, \$10.00 - \$25.00 subject to Your payment amount, after 15 days

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See Your Account Agreement for details.