1.	CREDIT LIMIT REQUESTED: \$ (Minimum Credit Limit \$250 – Maximum Credit Limit \$7,500)									
								,		
2.	CHECK THE APPROPRIATE	BOX TO INDICATE	WHETHER '	YOU ARE API	PLYING FOR	INDIVIDUAL	CREDIT	OR JOINT CR	EDIT	
	INDIVIDUAL ONLESTI. Floride Information about yourself. Complete decitors 5 and 5.									
		_								
3.	APPLICANT INFORMATION	l								
NAM	E (First, M.I., Last)		3	SOCIAL SECURIT	Y NO.	DATE OF E	BIRTH	CREDIT UN	ION MEMBER NO,	
CUR	RENT STREET ADDRESS		CITY			STATE	Z	P CODE	YEARS THERE	
RES	IDENCE INFORMATION – DO YOU?	MONTHLY MORTGAGE	MORTGA	AGE HOLDER'S O	R LANDLORD'S	I NO OF DE	PENDENTS	AGES OF DE	PENDENTS	
		OR RENT PAYMENT	NAME			1.0,0,0		1		
	WN HOME   RENT   OTHER	\$ WORK PHONE NO.		CELLE	HONE NO.	<u>_</u>	E-MAI	L ADDRESS		
				l oeee F			E-WAI	E ADDITEGO		
(	) RENT EMPLOYER (Name and Address)	( )		(	) STARTING DAT	E La	OSITION OR	IOR TITLE		
JUR	COLOR COLER (Maille and Address)				OTAKTING DAT	_	JUNION UK	JOB THEE		
CUR	RENT SALARY (Gross Amount)		OTHER IN	COME (Gross Amo	l punt)	SOURCE	(S) OF OTHER	RINCOME		
\$	□ YEA	RLY   BI-WEEKLY	<b>'</b>   <b>\$</b>	ı	PER					
	MONY, CHILD SUPPORT, OR SEPARATE I			EVEALED IF YOU	DO NOT WISH TO	HAVE IT CONS	DERED AS A	BASIS FOR REP	AYING THIS LOAN.	
4.	CO-APPLICANT INFORMATION	ON								
NAM	ME (First, M.I., Last)			SOCIAL SECURITY	' NO.	DATE OF E	BIRTH	RELATIONS	HIP TO APPLICANT	
CUR	CURRENT STREET ADDRESS			CITY			STATE ZIP		1.	
l	RENT STREET ADDRESS		CITY		Т	STATE	ZI	P CODE	YEARS THERE	
	RENT STREET ADDRESS		CITY			STATE	ZI	P CODE	YEARS THERE	
RES	RENT STREET ADDRESS  IDENCE INFORMATION – DO YOU?	MONTHLY MORTGAGE	MORTGA	AGE HOLDER'S O		STATE NO.OF DEI		P CODE	5. 1	
		OR RENT PAYMENT		AGE HOLDER'S O					5. 1	
_ O	IDENCE INFORMATION – DO YOU?		MORTGA				PENDENTS			
_ O	IDENCE INFORMATION – DO YOU? WN HOME	OR RENT PAYMENT \$	MORTGA		R LANDLORD'S		PENDENTS	AGES OF DEF		
□ 0 HOM (	IDENCE INFORMATION – DO YOU? WN HOME	\$ WORK PHONE NO.	MORTGA		R LANDLORD'S	NO.OF DEI	PENDENTS	AGES OF DEF		
□ 0 HOM (	IDENCE INFORMATION – DO YOU?  WN HOME	\$ WORK PHONE NO.	MORTGA		R LANDLORD'S  HONE NO.	NO.OF DEI	PENDENTS  E-MAI	AGES OF DEF		
O HOM	IDENCE INFORMATION – DO YOU?  WN HOME	OR RENT PAYMENT  \$ WORK PHONE NO.  ( )	MORTGA NAME		HONE NO.  STARTING DAT	NO.OF DEI	PENDENTS  E-MAI	AGES OF DEF		
O HOM	IDENCE INFORMATION – DO YOU?  WN HOME	OR RENT PAYMENT  \$ WORK PHONE NO.  ( )  RLY □ BI-WEEKLY	MORTGA NAME	CELL P	HONE NO.  STARTING DAT	NO.OF DEI	PENDENTS  E-MAI	AGES OF DEF L ADDRESS JOB TITLE		
O HOM ( CUR	IDENCE INFORMATION – DO YOU?  WN HOME	OR RENT PAYMENT  \$ WORK PHONE NO.  ( )  RLY	MORTGANAME  OTHER IN	CELL P ( COME (Gross Amo	HONE NO. ) STARTING DAT	NO.OF DEI	PENDENTS  E-MAI  OSITION OR .	AGES OF DEF	PENDENTS	
O HOM ( CUR	IDENCE INFORMATION – DO YOU?  WN HOME	OR RENT PAYMENT  \$ WORK PHONE NO.  ( )  RLY	MORTGANAME  OTHER IN	CELL P ( COME (Gross Amo	HONE NO. ) STARTING DAT	NO.OF DEI	PENDENTS  E-MAI  OSITION OR .	AGES OF DEF	PENDENTS	
O HOM ( CUR	IDENCE INFORMATION – DO YOU?  WN HOME	OR RENT PAYMENT  \$ WORK PHONE NO.  ( )  RLY	MORTGANAME  OTHER IN	CELL P ( COME (Gross Amo	HONE NO. ) STARTING DAT	NO.OF DEI	PENDENTS  E-MAI  OSITION OR .	AGES OF DEF	PENDENTS	
CUR  CUR  \$ ALIM  5.  I cer this expect that to th  A cc	IDENCE INFORMATION – DO YOU?  WN HOME	OR RENT PAYMENT  \$ WORK PHONE NO.  ( )  BI-WEEKLY  MAINTENANCE INCOME N  s application for credit is date, increase, renewardit Union will tell me the provide incomplete or is set the card, or its account ard agreement.  t is you granting the C	OTHER INC.  S EED NOT BE RE or or extension or anne and ad incorrect inform unt number, or	COME (Gross Amo	R LANDLORD'S  HONE NO.  )  STARTING DAT  PER  DO NOT WISH TO  wiedge. I authoricedived. I authoricedived. I authoricedived. I authoricediventes for credit e, that such use  st in your shar	NO.OF DEI	PENDENTS  E-MAI  OSITION OR .  (S) OF OTHER  DERED AS A  Union to obtain to union to obtain the credit union my acknowle.	AGES OF DEF	AYING THIS LOAN.  Is in connection with a sabout its credit understand that it is ICUA. I understand eipt and agreement at the Credit Union	
CUR \$ ALIM  5. I cer this expect that to th A cca a see	IDENCE INFORMATION – DO YOU?  WN HOME	OR RENT PAYMENT  \$ WORK PHONE NO.  ( )  RLY	OTHER INC.  S CORRECT to the all or extensione name and addincorrect informant number, or credit Union a you have with	COME (Gross Amo	R LANDLORD'S  HONE NO.  )  STARTING DAT  unnt)  PER  DO NOT WISH TO  wledge. I authorieceived. I authorieceived. I authorieceived from ations for credit e, that such use  st in your sharp now and in the control of th	NO.OF DEI  NO.OF DEI  SOURCE  HAVE IT CONSI  Ze the Credit L  prize the Cred  which it receiv  made to federa  will constitute  e accounts. Be  the future to s	DERED AS A  Union to obtait Union to a ed a credit union my acknowle	AGES OF DEF	AYING THIS LOAN.  Is in connection with a sabout its credit understand that it is ICUA. I understand eipt and agreement at the Credit Union	
CUR  CUR  S  ALIM  L certhis expect that to the A cca as a fect are it as	IDENCE INFORMATION – DO YOU?  WN HOME	OR RENT PAYMENT  \$ WORK PHONE NO.  ( )  RLY	OTHER INC.  S CORRECT to the all or extensione name and addincorrect informant number, or credit Union a you have with	CELL P (  COME (Gross Amount of the credit relation on application authorize its use a security interest the Credit Unit any amounts y	R LANDLORD'S  HONE NO.  )  STARTING DAT  unnt)  PER  DO NOT WISH TO  wledge. I authorieceived. I authorieceived. I authorieceived from ations for credit e, that such use  st in your sharp now and in the control of th	NO.OF DEI	DERED AS A  Union to obtait Union to a ed a credit union my acknowle	AGES OF DEF	AYING THIS LOAN.  Is in connection with a sabout its credit understand that it is ICUA. I understand eipt and agreement at the Credit Union	

## IMPORTANT DISCLOSURES

Annual Percentage Rate (APR) For Purchases	11.90%
Annual Percentage Rate (APR) For Cash Advances	11.90%
Annual Percentage Rate (APR) For Balance Transfers	11.90%
Grace Period For Repayment Of The Balance For Purchases	Not Less Than 25 Days From Billing Cycle Closing Date
Method Of Computing The Balance For Purchases	Average Daily Balance (Including New Purchases)
Minimum Finance Charge	None
Transaction Fee For Purchases	None
Transaction Fee For Cash Advances	None
Transaction Fee For Balance Transfers	None
Annual Fees	None
	\$10 - Late Payment Fee
Other Fees	\$10 - Returned Payment Fee
	\$10 - Replacement Card Fee

This information about the costs of the card described in this application is accurate as of October 2011. This information may have changed after that date. To find out what may have changed, call us at (585) 272-0020 or write to us at: Rochester Area State Employees Federal Credit Union, 2024 West Henrietta Road #5L, Rochester, NY 14623.

New York residents may contact the New York State Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-522-3330.

FOR CREDIT UNION USE						
☐ IWE APPROVE THE CREDIT REQUEST AS SUBMITTED.						
☐ THE FOLLOWING COUNTEROFFER WILL BE MADE AND IF ACCEPTED BY THE APPLICANT(S), IWE APPROVE.						
COUNTEROFFER:						
	100					
☐ IWE DENY THE CREDIT REQUEST AS SUBMITTED.	-					
SPECIFIC REASON(S) FOR DENIAL:						
DATE ADVERSE ACTION NOTICE MAILED OR DELIVERED TO APPLICANT(\$): MAILED OR DELIVERED BY:						
L.O. SIGNATURE: DATE: DATE: DATE: DATE:						