



Dominion Credit Union • One James River Plaza • P.O. Box 26646 • Richmond, VA • 23261-6646
 1-800-268-MYCU • 1-804-771-4708 • 8-736-4708 • FAX 804-771-3768
 E-mail: mycu@dom.com • Inter-office: OJRP-15, Richmond

Account Number

Service for which you are applying: Classic Visa Visa Gold Platinum Visa Auto Loan Signature Loan

Amount of money you are requesting: \$	Purpose:	Repayment through: <input type="checkbox"/> Credit Union transfer	<input type="checkbox"/> Payroll Deduction <input type="checkbox"/> Billing
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NOTICE: Married applicants may apply for a separate account.

Individual Credit: Complete Applicant section. Complete Co-Applicant, Guarantor (referred to as "other") section as follows: (1) Information about your spouse if you live in a community property state (AK,AZ,CA,ID,LA, NM,NV,TX,WA,WI), or your spouse will use the account. (2) Information about the party making the payments if you are relying on alimony, spousal support or separate/spousal maintenance as a basis for repayment.

Joint Credit: Provide information about both of you by completing **Applicant** and **Co-Applicant** sections. Each Applicant must **individually** complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.

APPLICANT INFORMATION			
Name (Last)	(First)	(Initial)	
Birthdate	Home Phone ()	Business Phone/ext. ()	
SSN	Mother's Maiden Name		
Home Address (street, city, zip)		<input type="checkbox"/> own	<input type="checkbox"/> rent
		Yrs. at this address	
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)			
Name and address of employer or company work location		Start date	
Notice: Alimony, Child Support, or separate maintenance income need not be revealed if you do not choose to have it considered.			
Gross Income/Salary \$ per	Other Income \$ per	Source	
Name of financial institution/checking account			
Name and address of nearest relative not living with you		Relationship	
		Home phone	

Check box to indicate whether information is about:			
<input type="checkbox"/> Co-Applicant		<input type="checkbox"/> Guarantor	
Name (Last)	(First)	(Initial)	
Birthdate	Home Phone ()	Business Phone/ext. ()	
SSN	Mother's Maiden Name		
Home Address (street, city, zip)		<input type="checkbox"/> own	<input type="checkbox"/> rent
		Yrs. at this address	
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)			
Name and address of employer or company work location		Start date	
Notice: Alimony, Child Support, or separate maintenance income need not be revealed if you do not choose to have it considered.			
Gross Income/Salary \$ per	Other Income \$ per	Source	
Name of financial institution/checking account			
Name and address of nearest relative not living with you		Relationship	
		Home phone	

Check box for Applicant/Other. List all debts- attach other sheets if necessary.

DEBTS				
Applicant	Other	Name of Creditor	Approximate Balance	Monthly Payment
		Rent	\$	\$
		Mortgage	\$	\$
		Second Mortgage	\$	\$
		Auto Loan	\$	\$
		Savings Plan Loan	\$	\$
		Credit Cards	\$	\$
			\$	\$
			\$	\$

Application Continued on Reverse. →

These Questions Apply to Both Applicant and Other

If a "Yes" answer is given to a question EXPLAIN ON AN ATTACHED SHEET.	Applicant		Other		If a "Yes" answer is given to a question EXPLAIN ON AN ATTACHED SHEET.	Applicant		Other	
	yes	no	yes	no		yes	no	yes	no
Have you any outstanding judgements?					Is your income likely to reduce in the next two years?				
In the last 10 years have you been declared bankrupt or had a debt adjustment plan confirmed under chapter 13 of the bankruptcy code?					Are you a co-maker, co-signer or guarantor on any loan not listed above?				
Have you had property foreclosed upon or given title or deed in lieu thereof, in the last 7 years?					For Whom? (name of others obligated on loan):				
Are you a party in a law suit?					To Whom? (name of creditor):				
Are you other than a U.S. Citizen or permanent resident alien?									

Signatures

When you accept or endorse a check advanced to you under this Plan, you agree to the terms and also acknowledge receipt of (1) information regarding billing errors or inquiries, (2) the Credit Agreement and Truth in Lending Disclosures. You agree to make payments of the amount and at the time shown on the voucher accompanying the check. If security and/or a change in terms is noted on the voucher, your endorsement constitutes acceptance of the terms of the security agreement and/or the change in terms. If the advance will be secured by shares and/or deposits, you pledge the shares and/or deposits shown on the voucher.

You further understand that when applicable, a Personal Identification Number (PIN) may be issued. This PIN, when validated will allow you, the co-applicant and any authorized users, to access your credit union's CREDIT CARD/ATM accounts through participating Automated Teller Machine (ATM) networks, subject to the terms and disclosures of the Credit Card Agreement and the Electronic Funds Transfer Disclosure for CREDIT CARD/ATM Access Card. You understand that use of your credit card will constitute acknowledgement of receipt and agreement to the terms of the CREDIT CARD/ATM Access Card disclosures.

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 all your debts and obligations. You authorize the credit union to use the repayment method you have indicated on this application. You authorize the credit union to check your employment and credit history and to obtain credit reports in connection with this application for credit and for any update, renewal or extension of the credit received. 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. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to credit unions insured by the NCUA.

Applicant's Signature X			Date	Signature Check One: <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Guarantor			Date
Type of Credit Card	Annual Percentage Rate (APR) for purchases	Additional (APR) on transactions in first 6 months	Grace period for repayment of the balance for purchases	Method of computing the balance for purchases	Annual fees	Minimum finance charge	Transaction fee for purchases
Visa Classic	11.90%	3.90%	25-day grace period before a finance charge on purchases will be imposed	Average daily balance (including new purchases)	None	None	None
Visa Gold	9.90%	3.90%	25-day grace period before a finance charge on purchases will be imposed	Average daily balance (including new purchases)	None	None	None
Visa Platinum	7.90%	3.90%	25-day grace period before a finance charge on purchases will be imposed	Average daily balance (including new purchases)	None	None	None

No transaction fees for cash advances, balance transfers or convenience checks for Visa Classic or Visa Gold. Late fee: 5% of the amount due 10 days after the due date. Over-the-credit-limit fee: \$10. This information is accurate as of February 2004. The information is subject to change after such date. To find out what may have changed, call 1-800-268-MYCU.

DO NOT WRITE BELOW - FOR CREDIT UNION USE ONLY

Approved Denied Counter VISA - Credit Limit \$ _____

Reason: _____

Loan Officer _____ Date _____