



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
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**Service for which you are applying:**     Classic Visa     Visa Gold     Platinum Visa

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,IL,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	\$	\$
			\$	\$
			\$	\$

## These Questions Apply to Both Applicant and Other

If a "Yes" answer is given to a question <b>EXPLAIN ON AN ATTACHED SHEET.</b>	Applicant		Other		If a "Yes" answer is given to a question <b>EXPLAIN ON AN ATTACHED SHEET.</b>	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 <b>X</b>			Date	Signature Check One: <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Guarantor				Date
Type of Credit Card	Annual Percentage Rate (APR) for purchases	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	
Platinum Visa	<b>7.90%</b>	<b>3.90%</b>	25-day grace period before a finance charge on purchases will be imposed	Average daily balance (including new purchases)	None	None	None	
Visa Gold	<b>9.90%</b>	<b>3.90%</b>	25-day grace period before a finance charge on purchases will be imposed	Average daily balance (including new purchases)	None	None	None	
Classic Visa	<b>11.90%</b>	<b>3.90%</b>	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, Visa Gold or Visa Platinum. 3.9% APR valid on all transactions for the first six months. After the introductory period, the rate will return to your standard low fixed rate. The introductory rate is not valid on existing Dominion balances. If your account becomes 60 days delinquent, or is closed, revoked, frozen or bankrupt status, the promotional balance will then revert back to the current revolving APR. Payments will be applied to the promotional balance(s) before they are applied to the standard revolving balance. Rewards points will accrue over four calendar years and will expire on a first-in-first-out basis annually; points earned in calendar year one will expires as of the last day of calendar year four. (For example, points earned in 2006 will expire December 31, 2009, etc.) Late fee: 5% of the amount due or a minimum of \$25. Over-the-credit-limit fee: \$10. This information is accurate as of January 2006. 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 \_\_\_\_\_