



The Thrift Credit Union
1230 Peachtree Street, Suite 250
Atlanta, GA 30309
(404) 733-0640

**VISA Credit Card
 Application**

FACT Act Notices (Federal law)

- 1) We may report information about your loan and deposit accounts to credit bureaus. Late payments, missed payments, closed accounts or other default or negative information on your accounts may be reflected in your credit report.

To apply quickly, FAX this application back to (404) 733-0645

Member # _____
 Name _____
 Address _____

 Social Security # _____
 Birthdate _____
 Own Rent Mortgage/Rent Pmt \$ _____
 Daytime Phone _____
 Evening Phone _____
 Employer _____
 How Long? _____
 Gross Income \$ _____ Hour/Week/Month/Year

Co-applicant
 Name _____
 Address _____

 Social Security # _____
 Birthdate _____
 Own Rent Mortgage/Rent Pmt\$ _____
 Daytime Phone _____
 Evening Phone _____
 Employer _____
 How Long? _____
 Gross Income \$ _____ Hour/Week/Month/Year

Annual Percentage rate for purchases	Grace period for repayment of the balance for purchases	Method of computing the balance for purchases	Annual Fee	Over the credit limit fee	Transaction fee for cash advances	Late Payment Fee
12.25%	25 days	Average Daily Balance (including new purchases)	None	None	None	\$25

I/We authorize The Thrift Credit Union to obtain a credit bureau report.

I/We grant to the credit union a security interest in all individual and joint share and/or deposit accounts (except IRA accounts) I/we have now and in the future to secure what I/we owe. If I/we are in default, the credit union may apply the balance in my/our account(s) to any amounts due.

Signature _____ Date _____

Signature* _____ Date _____

***By signing this line, the applicant certifies that he or she has applied for joint credit.**