

Loan/Visa Application

Loan Amount Requested \$ _____ Purpose _____

Check one

VISA Platinum (\$500-\$15,000)

Check here if you wish to increase the limit on your existing VISA

Desired Credit Limit \$ _____

Current Visa No. _____

**Fax this application to
(614) 707-4095 or mail it to:
BMI FCU, P.O. Box 3670,
Dublin, OH 43218-2531.**

APPLICANT

First Name _____ Middle Initial _____ Last Name _____ Credit Union Account Number _____ Social Security Number _____ Date of Birth _____

Present Address _____ Home Phone () _____ email: _____ Daytime Phone () _____
(Street - City - State - Zip)

Own Rent Monthly Payment _____ Payable To _____ Length of Residence? _____ Number of Dependents _____

If Obligated To Pay Alimony or Child Support, How Much Per Month? _____ Employer _____ Position _____

Employer's Phone () _____ Starting Date _____ Gross Salary Per Month _____ Previous Employer (If Above Less than 1 Year) _____ Position _____

How Long? _____

CO-APPLICANT

This Co-Applicant must be a BMI Federal Credit Union Member

First Name _____ Middle Initial _____ Last Name _____ Credit Union Account Number _____ Social Security Number _____

Date of Birth _____ Present Address _____ email: _____ Home Phone () _____
(Street - City - State - Zip)

Own Rent Monthly Payment _____ Payable To _____ Length of Residence? _____ Employer _____

Position _____ Employer's Phone () _____ Starting Date _____

Gross Salary Per Month _____ Previous Employer (If Above Less than 1 Year) _____ Position _____ How Long? _____

NAME AND ADDRESS OF NEAREST RELATIVE (NOT LIVING WITH YOU):

_____ Relationship _____

Please issue my BMI FCU Visa Card(s) in the following name(s): _____
Please Print - Applicant Name Please Print - Co-Applicant Name

NOTICE: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and the credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Visa Applicants: By signing this agreement I/we agree to be governed by the terms and conditions of the Visa account as described in the disclosure statement and notice of billing rights which will be mailed to me. The statements herein are made for the purpose of obtaining credit and are true, accurate and complete to the best of my knowledge and belief. I/we understand that BMI FCU will retain application whether or not it is approved. BMI FCU is authorized to check my credit and employment history and to answer questions about my credit experience.

Applicant's Signature _____ Date _____

Co-Applicant's Signature _____ Date _____

See reverse for important terms and conditions



BMI Federal Credit Union Application and Solicitation

Visa Credit Card

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases and Balance Transfers	9.90% to 17.90% based on Your creditworthiness at the time You open Your account.
APR for Cash Advances	9.90% to 17.90% based on Your creditworthiness at the time You open Your account.
Penalty APR and When it Applies	None
How to Avoid Paying Interest on Purchases	We will not charge You interest on purchases if You pay Your entire balance owed each month with 25 days of Your statement closing date.
Minimum Interest Charge	None
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .

Fees	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> ● Balance Transfer ● Cash Advance ● Foreign Transaction 	No fee for Balance Transfer, Cash Advance, or Foreign Transaction
Penalty Fees <ul style="list-style-type: none"> ● Late Payment ● Returned Payment 	\$20.00 after 14 days \$25.00

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

Billing Rights: Information on Your rights to dispute transactions and how to exercise those rights is provided in Your Agreement.