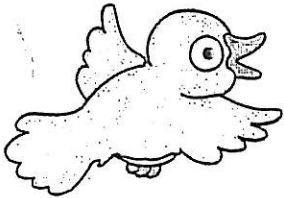


CREDIT LIMIT REQUEST

To expedite this VISA application, please provide verification of income (pay stub) & indicate amount of credit requested.



WESTPORT FEDERAL
CREDIT UNION

Name

Account #

Please indicate amount
of credit requested \$ _____

Thanks!

Please return along with a recent original paystub.



WESTPORT FEDERAL CREDIT UNION
 655 State Road
 Westport, MA 02790
 508-679-0197
 Fax: 508-678-6605
 www.westport.org



**VISA CLASSIC
 CREDIT CARD ACCOUNT OPENING DISCLOSURE**

This Addendum is incorporated into and becomes part of your LOANLINER® Consumer Credit Card Agreement.
 Please keep this attached to your LOANLINER® Consumer Credit Card Agreement.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	11.99%
APR for Cash Advances	11.99%
APR for Balance Transfers	11.99%
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50 . The minimum interest charge will be charged on any dollar amount.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
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 Web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Transaction Fees • Foreign Transaction Fee	None
Penalty Fees • Late Payment Fee • Returned Payment Fee	Up to \$25.00 Up to \$20.00

How We Will Calculate Your Balance. We use a method called "average daily balance (including new purchases)." See your account Agreement for more details.

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

OTHER DISCLOSURES

Late Payment Fee **\$25.00** or the amount of the required minimum payment, whichever is less, if you are five (5) or more days late in making a payment.
 Returned Payment Fee **\$20.00** or the amount of the required minimum payment, whichever is less.
 Lost Card Replacement Fee **\$10.00**

Collection Costs. You agree to pay all costs of collecting the amount you owe under this Agreement, including court costs and reasonable attorney's fees.

Periodic Rates.

The Purchase APR is **11.99%** which is a daily periodic rate of 0.0328%.
 The Cash Advance APR is **11.99%** which is a daily periodic rate of 0.0328%.



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There are costs associated with the use of a credit card. To obtain information about these costs, call us collect at 508-679-0197 or write to us at the address stated on this Application.



Credit Card Application

Check below to indicate the type of credit for which you are applying. Married Applicants may apply for a separate account.

Individual Credit: You must complete the **Applicant** section about yourself and the **Other** section about your spouse if: (1) you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI); (2) your spouse will use the account; or (3) you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the **Other** section to the extent possible about the person on whose payments you are relying.

Joint Credit: Each applicant must **individually** complete the appropriate section below. If Co-Borrower is spouse of the applicant, mark the Co-Applicant box.

Guarantor: Complete the **Other** section if you are a guarantor on an account/loan. **Credit Limit Requested:** \$ _____

Applicant			Other: <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Spouse <input type="checkbox"/> Guarantor		
NAME (Last - First - Initial)		ACCOUNT NUMBER	NAME (Last - First - Initial)		ACCOUNT NUMBER
DRIVER'S LICENSE NUMBER / STATE		SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMBER / STATE		SOCIAL SECURITY NUMBER
E-MAIL ADDRESS					
BIRTH DATE		HOME PHONE	BIRTH DATE		HOME PHONE
					BUSINESS PHONE/ EXT.
PRESENT ADDRESS (Street - City - State - Zip)					
				<input type="checkbox"/> OWN <input type="checkbox"/> RENT	YEARS AT THIS ADDRESS
MORTGAGE/RENT OWED TO:					
MORTGAGE BALANCE		MONTHLY PAYMENT	MORTGAGE BALANCE		MONTHLY PAYMENT
\$		\$	\$		\$
					INTEREST RATE %
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)					
Employment/Income			Employment/Income		
NAME AND ADDRESS OF EMPLOYER			NAME AND ADDRESS OF EMPLOYER		
START DATE			START DATE		
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.					
EMPLOYMENT INCOME			EMPLOYMENT INCOME		
\$ _____ PER _____			\$ _____ PER _____		
<input type="checkbox"/> NET <input type="checkbox"/> GROSS			<input type="checkbox"/> NET <input type="checkbox"/> GROSS		
SOURCE			SOURCE		

State Law Notices **OHIO RESIDENTS ONLY:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

WISCONSIN RESIDENTS ONLY: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are **not** applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

X _____
 SIGNATURE FOR WISCONSIN RESIDENTS ONLY DATE

Signatures

1. You promise that everything you have stated in this application is correct to the best of your knowledge. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension, or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. 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. It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA.

2. You understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the credit card agreement and disclosures. You grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. Shares and deposits in an Individual Retirement Account, and any other account that would lose special tax treatment under state or federal law if given as security, are not subject to the security interest you have given in your shares and deposits.

X _____ (SEAL)
 APPLICANT'S SIGNATURE DATE

X _____ (SEAL)
 OTHER SIGNATURE DATE