

PHI Federal Credit Union
 714 East Kaliste Saloom Rd.
 Suite A-3
 Lafayette, LA 70508
 (337) 233-2274
 Fax (337) 232-0026

Credit Card Application

Visa Classic Visa Platinum

Check Type of Account Desired:	<input type="checkbox"/> Individual Account	<input type="checkbox"/> Joint Account
	<input type="checkbox"/> Individual Account with Authorized User	
Member Account Number		

Please note: If you are applying for credit in your name only, do not complete portion on co-applicant.

Applicant Name (Last-First-Middle)				Co-Applicant Name (Last-First-Middle)			
Home Address (Street & No.)			How Long?	Home Address (Street & No.)			How Long?
City-State-Zip				City-State-Zip			
Previous Home Address			How Long?	Previous Home Address			How Long?
Home Phone No. ()	Birth Date	No. of Dependents	Ages	Home Phone No. ()	Birth Date	No. of Dependents	Ages
Social Security No.		Driver's License No. and State		Social Security No.		Driver's License No. and State	
Mother's Maiden Name		Gross Annual Salary \$	Net Monthly Pay \$	Mother's Maiden Name		Gross Annual Salary \$	Net Monthly Pay \$
Employer		Position	How Long?	Employer		Position	How Long?
Business Address/Phone ()				Business Address/Phone ()			
Previous Employer			Position	Previous Employer			Position
How Long?				How Long?			
Previous Business Address				Previous Business Address			

Note: Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Alimony, child support, separate maintenance received under <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding Other income: \$ _____ per _____ Source(s) of other income _____				Alimony, child support, separate maintenance received under <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding Other income: \$ _____ per _____ Source(s) of other income _____			
Is any income listed in this section likely to be reduced in the next two years? <input type="checkbox"/> Yes (Explain in detail on a separate sheet) <input type="checkbox"/> No				Is any income listed in this section likely to be reduced in the next two years? <input type="checkbox"/> Yes (Explain in detail on a separate sheet) <input type="checkbox"/> No			

HAVE YOU EVER FILED BANKRUPTCY? <input type="checkbox"/> Yes <input type="checkbox"/> No	HAVE YOU EVER FILED BANKRUPTCY? <input type="checkbox"/> Yes <input type="checkbox"/> No
HAVE YOU ANY LEGAL PROCEEDINGS AGAINST YOU? <input type="checkbox"/> Yes <input type="checkbox"/> No	HAVE YOU ANY LEGAL PROCEEDINGS AGAINST YOU? <input type="checkbox"/> Yes <input type="checkbox"/> No

Outstanding Debts (Include charge accounts, installment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary.)

Mortgage or Landlord	Payment Address	Mortgage/Rent Payment	Original Amount	Balance Due	Market Value
Autos Owned-Make	Year	License Number	Financed By	\$	\$
					Monthly Payment
Name and Address (Other Debts)	Account Number	Interest Rate	\$	\$	\$
			\$	\$	\$
			\$	\$	\$
ARE YOU A COMAKER OF ANY OTHER LOANS? <input type="checkbox"/> Yes <input type="checkbox"/> No			\$	\$	\$
Checking Account No.	Location	Savings Account No.	Location	\$ Total	
Name of Nearest Relative Not Living with You		Address (City-State-Zip)		Relationship	

Complete the following only if you reside in a community property state (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington or Wisconsin); or if another person will be jointly liable on the account. Married Separated Unmarried

This statement is submitted to obtain credit and I(We) certify that all information herein is true and complete. I(We) also authorize the credit union to verify or obtain further information the credit union may deem necessary concerning my(our) credit standing. If this application is approved and a credit card(s) issued, the undersigned applicant(s) by signing, using or permitting another to use the credit card(s) agree(s) that the applicant(s) will be bound by the terms and conditions of the VISA agreement which will be furnished to me(us). I(We) agree to pay the credit union all reasonable costs credit union incurs to collect debts incurred under my(our) VISA agreement with credit union, or realize on any security, including reasonable attorneys' fees, court costs and collection agency fees to the extent allowed by applicable laws or regulations. I(We) understand that a contingent or hourly fee arrangement may be established under an agreement entered into by credit union with an attorney and/or collection agency to collect debts incurred under my(our) VISA agreement if it is in default and I(we) hereby agree that any such fee arrangement is reasonable. This provision also shall apply if I(we) file a petition or any other claim for relief under any bankruptcy rule or law of the United States, or if such petition or other claim for relief is filed against me(us) by another.

We intend to apply for joint credit. Applicants Initials X **Co-Applicants Initials X**

APPLICANT'S SIGNATURE	DATE	CO-APPLICANT'S SIGNATURE	DATE
X		X	

Balance Transfer Form

To transfer your credit balances, or pay them off, just fill in the details below. We'll send a check to each card issuer listed, and a letter to you confirming the amounts paid.*

NAME OF CARD ISSUER	ACCOUNT NUMBER
PAYMENT ADDRESS OF CARD ISSUER	\$
PHONE NUMBER OF CARD ISSUER	EXACT DOLLAR (\$) BALANCE TO TRANSFER

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PAYMENT ADDRESS OF CARD ISSUER	\$
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*Balance transfers take about 4 weeks to complete. Please continue to make payments on your other credit cards until the credit union notifies you that the balances have been transferred. Payment of the amount(s) authorized by you may or may not satisfy any outstanding balance(s) on the designated account(s). The credit union is not responsible for any remaining balance(s) or additional charges with regard to such account(s), nor for any charges resulting in any delay in the payment and transfer of balances. The total amount(s) paid and transferred cannot exceed your account credit line. The credit union reserves the right to refuse any balance transfer requests.

I/we the undersigned authorize PHI Federal Credit Union to pay off the amounts specified above and apply those amounts to my PHI Federal Credit Union credit card account.

X Applicant's Signature X Co-Applicant's Signature

Credit Union Account #

Pledge of Shares (This must be signed for a card to be issued.)

By signing below, you pledge to us and grant us a security interest in all of your shareholdings with us including paid shares and future payments on shares, to secure your credit card account with us. You authorize us to apply these shareholdings to pay any amounts due on the account or under this agreement if you should default.

X Applicant's Signature X Co-Applicant's Signature

Credit Disclosure

	**VISA CLASSIC	**VISA PLATINUM
ANNUAL PERCENTAGE RATE (APR) FOR PURCHASES **BASED ON YOUR CREDIT RATING	9.20-11.90%	9.20-11.90%
OTHER APRS: CASH ADVANCE APR: BALANCE TRANSFER APR:	9.2 -11.9% 9.2 -11.9%	9.2 -11.9% 9.2 -11.9%
GRACE PERIOD FOR REPAYMENT OF BALANCES FOR PURCHASES	25 DAYS	25 DAYS
METHOD OF COMPUTING THE BALANCE FOR PURCHASES	AVERAGE DAILY BALANCE (INCLUDING NEW PURCHASES)	
ANNUAL FEE	NONE	NONE
MINIMUM FINANCE CHARGE	NONE	NONE
TRANSACTION FEE FOR PURCHASES	1% FOREIGN TRANSACTION*	
TRANSACTION FEE FOR CASH ADVANCES	NONE	NONE
BALANCE TRANSFER FEE	NONE	NONE
LATE PAYMENT FEE	\$15.00	\$15.00
OVER THE CREDIT LIMIT FEE	\$20.00	\$20.00

TRANSACTION FEE FOR CASH ADVANCES: 1% FOREIGN TRANSACTION*
 OTHER FEES AND CHARGES: FOR BOTH CARDS
 DOCUMENTATION FEE: NONE NEW OR REPLACEMENT CARD FEE: \$65.00
 RETURNED CHECK FEE: \$25.00 CARD RECOVERY FEE: NONE

This information was accurate as of August, 2005. Please contact us at 337-233-2274 for any change in the information since August, 2005.

*Change to Foreign Transaction Currency Exchange Rate: Effective April 1, 2005, the exchange rate for transactions in a foreign currency will be a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government mandated rate in effect for the applicable central processing date plus the 1% fee.

FOR CREDIT UNION USE ONLY

ACCOUNT NO. _____ DATE APPROVED _____

CREDIT LIMIT: _____

APPROVED BY: _____

COMMENTS: _____