

Enjoy VISA Convenience and Credit Union Advantages

NO ANNUAL FEE

13.8% APR:

Save 3% to 6% over other credit card interest rates.

(Annual Percentage Rate subject to change without prior notice)

25-Day Grace Period:

Pay your new balance for purchases by the due date each month and pay no finance charge.

Credit Life Insurance:

Available at low Credit Union rates to VISA Card holders.

Transfer Existing Balances:

We'll even pay off your existing VISA and other credit card balances with your IVCU VISA to save on interest charges.

Convenience and Safety

It's a comfort to know that your credit union credit card is accepted at millions of places throughout the world. And that it's easier and safer to use than cash.

Saving Money

Just compare the interest rate, annual fee and other features. You'll probably find that the card you're carrying now is costing you more than you think... and you could save a lot of money with a credit union credit card.

Compare Our Interest Rate

That's because cards issued through credit unions almost always have a lower interest rate. That feature alone can make a big difference in your bills.

It's Easy to Apply

Simply fill out this application and return it. If you qualify, we'll get your card to you within the next few weeks.

Illinois Valley Credit Union
1311 Shooting Park Road
Peru, Illinois 61354

Your Credit Union

VISA Card



Use the
credit card
from the
company
you own.

IVCU ILLINOIS VALLEY CREDIT UNION
1311 Shooting Park Road
Peru, Illinois 61354

APPLY TODAY!

(815) 224-2666

IVCU

VISA APPLICATION

CREDIT APPLICATION



Check Account Choice:

- (Only One)
- Individual Account
- Joint Account
- Credit Limit Increase

Credit Union Account # _____

An applicant, if married, may apply for separate credit.

Credit Limit Requested \$ _____

APPLICANT

Note: All Applicable Sections Should Be Filled Out Completely. If Not, Processing of Your Application May Be Delayed.

Last Name		First	Middle	Social Security Number
Date of Birth	No. Of Dependents	Home Phone	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other	Monthly Payment \$
Current Address		City	State	Zip Code
				How Long (yrs)
Previous Address		City	State	Zip Code
				How Long (yrs)
Employer		Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Work Phone
				How Long (yrs)
Address		Position/Occupation		Monthly Gross Income \$
Name and Address of Previous Employer				How Long (yrs)

* You Need Not Furnish Alimony, Child Support or Maintenance Income Information If You Do Not Want Us To Consider It In Evaluating Your Application.

CO-APPLICANT or SPOUSE

Complete This Section Only If Co-Applicant or Spouse Is Applying For a Joint Account

Last Name		First	Middle	Social Security Number
Date of Birth	No. Of Dependents	Home Phone	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other	Monthly Payment \$
Current Address		City	State	Zip Code
				How Long (yrs)
Previous Address		City	State	Zip Code
				How Long (yrs)
Employer		Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Work Phone
				How Long (yrs)
Address		Position/Occupation		Monthly Gross Income \$

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CREDIT INFORMATION

Attach Additional Sheet If Necessary.

Bank Name and Address		Branch	Loans	<input type="checkbox"/> Open <input type="checkbox"/> Closed
Checking Account Number / Name Listed		Savings Account Number / Name Listed		
Name and Address of Creditor	Name Under Which Account Is Carried	Account Number	Balance	Monthly Payment
1. Automobile			\$	\$
2. Home Mortgage			\$	\$
3. Other			\$	\$
4. Other			\$	\$

CREDIT DISCLOSURES

ANNUAL PERCENTAGE RATE FOR PURCHASES, CASH ADVANCES, AND BALANCE TRANSFERS	ANNUAL MEMBERSHIP FEE	GRACE PERIOD FOR PURCHASES	METHOD OF COMPUTING THE BALANCE FOR PURCHASES	LATE PAYMENT FEE	OVER THE LIMIT FEE	CASH ADVANCE FEE	BALANCE TRANSFER FEE
13.80%	NONE	25 DAYS *	AVERAGE DAILY BALANCE INCLUDING NEW PURCHASES *	\$35.00	\$0 Per Month	NONE	NONE

At the date this application was printed (shown in the lower right-hand corner - this side) the information listed above was accurate. Because rates and terms are subject to change, you may contact us for the current information by writing to the business reply address shown on the reverse side.

FINANCE CHARGES: You can avoid FINANCE CHARGE on purchases by paying the full amount of the New Balance of Purchases each month within 25 days of your statement closing date. Otherwise, the New Balance of Purchases, and subsequent purchases from date they are posted to your account, will be subject to FINANCE CHARGE. Cash advances are always subject to FINANCE CHARGE from the date they are posted to your account. FINANCE CHARGE (interest) is calculated on the average daily principal balances of purchases and cash advances in the account. The principal balances of purchases and cash advances are determined each day during the statement period, beginning with the principal portion of your Previous Balances, reduced by payments you make and credits we apply, and increased by purchases and cash advances you make and debit adjustments we made during the statement period. The daily principal balances are totalled, and divided by the number of days in the statement period, to produce separate average daily principle balances for purchases and cash advances to which the periodic rate is then applied.

SIGNATURE(S)

PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING: This statement is submitted to obtain credit and I / We certify that all information herein is true and complete. I / We agree that inquiries may be made to verify information and that credit references or verification may be given based on inquiries from other parties. This offer is subject to the credit policies of this institution. I / We agree to be bound by the terms and conditions of the bank card agreement, a copy of which will be mailed to the applicant if this application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicant's use. If this is a joint application, the undersigned shall be jointly and severally liable for any and all credit extended from time to time.

X		X	
Applicant Signature	Date	Co-Applicant Signature	Date

FOR INTERNAL USE ONLY

Visa Account No.			Account No.		
DATE APPROVED	CREDIT LINE	APPROVED BY	DATE APPROVED	CREDIT LINE	APPROVED BY

FOLD AND SECURE WITH TAPE FOR MAILING (9/01)