



ISAVE VISA APPLICATION

TO AVOID DELAYS, PROVIDE ALL THE INFORMATION REQUESTED.

(You must be a U.S. Citizen or a permanent resident alien to apply.)

YES, I would like to apply for a limit of: \$200 \$500 \$ _____ Credit Line Increase \$ _____

STUDENT/YOUNG BORROWER INFORMATION

Student's Name (First, Middle, Last)		Date of Birth	Member #
Street Address		City, State, Zip	
Social Security Number		Driver's License # (if applicable)	
Home Phone (with area code)		Mother's Maiden Name (for security purposes)	
Current Employer		Employer Address	
Employer Phone Number (with area code)		Hours/Week Worked	Hourly Pay \$

COSIGNER INFORMATION (Must be completed if applicant is under 21. The cosigner must be at least 21 years of age. The cosigner and applicant cannot be the same person.)

Cosigner's Name (First, Middle, Last)		Date of Birth	Member # (if applicable)
Complete Address (Complete this section only if the cosigner address is different from the student address.)			
Social Security Number		Driver's License Number	
Home Phone Number (with area code)		Business Phone Number (with area code)	
Gross Annual Income \$	+Other Annual Household Income \$	Relationship to Applicant	
Current Employer		Employer Address and Phone Number (with area code)	

FOR THE COSIGNER

What Being a Cosigner Means

By agreeing to be the cosigner of this credit card account, you can use your good credit to help the applicant establish a strong financial record that will be helpful in the future. Guaranteeing this card while the applicant is still at home allows you to oversee his or her development of good credit habits.

Remember

By agreeing to be the cosigner, you are accepting responsibility for making sure payment on this account is made even if the applicant experiences financial hardship.

+Income from alimony, child support, and other sources need not be disclosed unless you want it to be considered in granting your credit request.

REQUIRED Signatures: Both signatures are required if applicant is under age 21

I agree that everything stated in this application, whether oral, written, or through a fax machine, is true and correct to the best of my knowledge. I authorize Heartland Credit Union to allow the Cosigner (i) to have access to all information about my account and (ii) to exercise any of my rights and perform my obligations under the credit union's Truth-in-Lending Agreement and Disclosure except the right to use the account or add an authorized user or co-applicant to my account. I/we understand that the use of this credit card constitutes acknowledgement of receipt and agreement to the terms of the credit card agreement and disclosures mailed to me/us. You are authorized to check my credit and employment history.

I/we understand that the use of this credit card constitutes acknowledgement of receipt and agreement to the terms of the credit card agreement and disclosures mailed to me/us. In addition, I/we grant Heartland Credit Union a security interest in all individual and joint share and/or deposit accounts I/we have with you now and in the future to secure my/our credit card account. When I/we am/are in default, I/we authorize you to apply the balance in these accounts I/we have with you now and in the future to secure my/our credit account. When I/we am/are in default, I/we authorize you 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 I/we have given in my/our shares and deposits.

Student's Signature _____ Date _____

I agree that everything stated in this application, whether oral, written, or through a fax machine, is true and correct to the best of my knowledge. I/we understand that the use of this credit card constitutes acknowledgement of receipt and agreement to the terms of the credit card agreement and disclosures mailed to me/us. I agree to unconditionally guarantee payment of all amounts due on this account without limit. I waive notice and release by contract amendment any requirement that you first seek to collect from the cardholder. You are authorized to check my credit and employment history.

I/we understand that the use of this credit card constitutes acknowledgement of receipt and agreement to the terms of the credit card agreement and disclosures mailed to me/us. In addition, I/we grant Heartland Credit Union a security interest in all individual and joint share and/or deposit accounts I/we have with you now and in the future to secure my/our credit card account. When I/we am/are in default, I/we authorize you to apply the balance in these accounts I/we have with you now and in the future to secure my/our credit account. When I/we am/are in default, I/we authorize you 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 I/we have given in my/our shares and deposits.

Cosigner's Signature _____ Date _____

Interest Rates and Interest Charges	iSave Visa
Annual Percentage Rate (APR) for Purchases	12.9%
Other APRs: For Balance Transfers and Cash Advances	12.9%
	These APRs will vary with the market based on the Wall Street Journal Prime Rate.
How to Avoid Paying Interest on Purchases	Pay full amount of the New Balance of Purchases within 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 www.federalreserve.gov/credit

Fees	
Annual Fee	None
Transaction Fees:	
Cash Advance	None
Foreign Transaction	1% of U.S. dollar transaction amount
Penalty Fees:	
Over the Limit	None
Late Payment	\$20 assessed on the 10th day after the stated due date
NSF	\$25/item (Check, Visa AutoPay or other electronic means)

How will we calculate your balance: We use a method called "average daily balances" (including new purchases)

Other Fees:

- "Rush" card fee—\$20 each
- Statement copies—\$5 each
- Copies of sales drafts—\$5 each (originals are \$10 each)
- Lost card replacement—\$10 each

The rates, terms, and fees described are as of 7/1/2010 and may have changed since that date. To find out what may have changed, call us at (651) 451-5160 or (800) 813-9185 or write us at P.O. Box 64608, St. Paul, MN 55164.