



# 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.

**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.

**Cosigner's Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

**See Reverse for Visa Disclosure**

Account Type	Rate	Variable Rate Information for Purchases, Cash Advances, and Balance Transfers	Annual Fee	Grace Period for Repayment of Balances	Method of Computing Balance	Transaction Fee for Purchases	Minimum Finance Charge
iSave (Student) VISA	<b>12.9%</b>	Your <b>APR</b> may vary. The <b>rate</b> is determined by an index equal to prime <b>rate</b> plus a margin of <b>9.65%</b>	-\$0-	Purchases - 25 days Cash Advances - None	Average Daily Balance Method (including new purchases)	None	None

The "other" charges affecting each Heartland VISA account include: "Rush" card fee—\$20 each; Statement copies—\$5 each; Copies of sales drafts—\$5 each (originals are \$10 each); Returned NSF payments—\$30 each; Lost card replacement—\$10 each; and Late payment fee—\$20/month. The rates, terms, and fees described are as of 2/1/2010 and may have changed since that date. To find out what may have changed, call us at (651) 451-5160,(800) 813-9185 or write us at P.O. Box 64608, St. Paul, MN 55164.