



Member Services: (651) 451-5160 or (800) 813-9185 • Fax: (651) 451-1591 • www.heartlandcu.com
MAIL TO: Heartland Credit Union, P.O. Box 64608, St. Paul, MN 55164-0608

VISA APPLICATION

To apply for an iSave (Student) Visa call (651) 451-5160 or (800) 813-9185.
 Or apply at www.heartlandcu.com. Members 20 yrs. old and younger require a cosigner.

Type of Account Desired (check all that apply.)

Visa Classic Visa Gold Credit Line Increase Only Please Issue: One Card Two Cards Limit Requested \$ _____

Primary Applicant (Please print. Complete all sections and sign below.)

NAME: Last		First	Middle	Member Account #
Street Address (No PO Boxes)				Years at Residence
City	State	Zip	Email Address	
Employer	Position/Title		Years Employed	Gross Monthly Income \$
<input type="checkbox"/> Renter <input type="checkbox"/> Home Owner	Monthly Payment \$		Child Support (If applicable) \$	<i>Income from alimony, child support or separate maintenance need not be revealed unless you wish such income to support a request for credit.</i>
Home Phone ()	Business Phone ()	Social Security #		Date of Birth

Coapplicant (Please print. Complete all sections and sign below.)

NAME: Last		First	Middle	Member Account #
Street Address (No PO Boxes)				Years at Residence
City	State	Zip	Email Address	
Employer	Position/Title		Years Employed	Gross Monthly Income \$
<input type="checkbox"/> Renter <input type="checkbox"/> Home Owner	Monthly Payment \$		Child Support (If applicable) \$	<i>Income from alimony, child support or separate maintenance need not be revealed unless you wish such income to support a request for credit.</i>
Home Phone ()	Business Phone ()	Social Security #		Date of Birth

Authorization and Signatures (Both signatures required for a joint account.)

I/we herby certify that all statements made, whether oral, written or through a fax machine, are true and submitted for the purpose of obtaining credit, whether completed by me or by the credit union at my direction. In considering this application, the credit union may request and use a report from outside credit reporting agencies. They may also ask a reporting agency for other such reports in connection with renewal or continuation of the credit for which I/we are applying. Upon my/our request, the credit union will supply the name and address of the credit bureau providing such information. I/we acknowledge notice of this disclosure.

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.

Primary Applicant Signature _____ Date _____ Coapplicant Signature _____ Date _____

See Reverse for Visa Disclosure

Interest Rates and Interest Charges	Visa Gold	Visa Classic
Annual Percentage Rate (APR) for Purchases	9.9%	12.9%
Other APRs: For Balance Transfers and Cash Advances	9.9%	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 Late Payment NSF	None \$20 assessed on the 10th day after the stated due date \$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.