



Business Hours
 9-6 M-F & 9-2 Sat.
Fax completed form to:
 (352) 374-1906
Or call to apply:
 Gainesville: (352) 377-4141 ext. 9
 Ocala: (352) 237-8222 ext. 9
 Starke: (904) 964-1427 ext. 9
 Lake City: (386) 755-4141 ext. 9

Dealer/Salesperson Name _____

After Hours
Fax completed form to:
 (800) 474-3219
Or call to apply:
 (800) 251-3810

Applicant

Credit Amount/Credit Limit Requested \$ _____

Name (Last, First, Middle) _____
 Birthdate _____ Phone () _____ Social Security # _____ Type of ID _____
 Driver's License No. _____ DL Issue Date _____ DL Exp. Date _____ DL Issue State _____
 Address (Street, City, State & Zip) _____
 County _____ Do you _____ Rent _____ Own How long? _____ If Own, Value of Home \$ _____
 If Rent, Payment \$ _____ Previous Address (If less than 2 years at present address) _____
 _____ County _____
 Employer (Company Name & Address) _____
 How long? _____ Business Phone () _____ ext. _____ Position/Title _____
 Salary Per Month \$ _____ Gross or Net? (circle one)

Name & Address of Nearest Relative Not Living With You _____
 Relationship _____ Phone () _____

Alimony, child support, or separate maintenance income not need be revealed if you do not wish to have it considered as a basis for repaying this obligation.
 Alimony, child support, or separate maintenance received under: Court Order _____ Written Agreement _____ Oral Understanding _____
 Sources of Other Income _____ Amount Per Month \$ _____

Assets Owned

<i>Checking</i>	<i>Savings</i>
Financial Institution Name: _____	Financial Institution Name: _____
Account Number(s) _____	Account Number(s) _____
Balance \$ _____	Balance \$ _____

Joint Applicant

Name (Last, First, Middle) _____
 Birthdate _____ Phone () _____ Social Security # _____ Type of ID _____
 Driver's License No. _____ DL Issue Date _____ DL Exp. Date _____ DL Issue State _____
 Address (Street, City, State & Zip) _____
 County _____ Do you _____ Rent _____ Own How long? _____ If Own, Value of Home \$ _____
 If Rent, Payment \$ _____ Previous Address (If less than 2 years at present address) _____
 County _____ Employer (Company Name & Address) _____
 How long? _____ Business Phone () _____ ext. _____ Position/Title _____
 Salary Per Month \$ _____ Gross or Net? (circle one)

Name & Address of Nearest Relative Not Living With You _____
 Relationship _____ Phone () _____

Alimony, child support, or separate maintenance income not need be revealed if you do not wish to have it considered as a basis for repaying this obligation.
 Alimony, child support, or separate maintenance received under: Court Order _____ Written Agreement _____ Oral Understanding _____
 Sources of Other Income _____ Amount Per Month \$ _____

Assets Owned

<i>Checking</i>	<i>Savings</i>
Financial Institution Name: _____	Financial Institution Name: _____
Account Number(s) _____	Account Number(s) _____
Balance \$ _____	Balance \$ _____

_____ Applicant Date	_____ Joint Applicant Date
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Membership Eligibility

_____ Resident of Alachua, Bradford, Citrus, Clay, Columbia, Gilchrist, Lake, Levy, Marion, Putnam, Sumter, Suwannee or Union County. (circle one)
 _____ Work in any of the above counties. (circle above)
 _____ Current Member Acct. # _____

Opt Me In! I would like to opt in to the overlimit fee program. I understand a fee will be charged if transactions that post to my credit card account cause my balance to go over my limit (See fee schedule for current amount). I further understand that Florida Credit Union is not required to accept every transaction as a result of being enrolled in this program. The overlimit fee will be charged only once per month and will be charged only if my credit card account balance goes overlimit at any time during the month.

Opt Me Out. I prefer to opt out of the overlimit fee program. I understand transactions will be denied if those transactions would cause my balance to go over the limit of my credit card account.

Merchant Use Only

Name: _____
 Phone: _____
 Plan: 6 9 12 (circle one)

PLEASE REFER TO THE BACK SIDE FOR "IMPORTANT CREDIT CARD RATE, FEE AND COST DISCLOSURES."

FCU Use Only

Member #: _____
 Teller #: _____



Interest Rates and Interest Charges Effective Nov. 1, 2009

Florida Credit Union Disclosure Information	VISA® Platinum
Annual Percentage Rates	Purchases APRs: 8.90% - 17.90% , based on creditworthiness. Average Daily Balance Method - Interest is calculated, billed and reported at cycle time.
APRs for Balance Transfers	Balance Transfers APRs: 8.90% - 17.90% , based on creditworthiness. Average daily balance method - Interest is calculated, billed and reported from the date of the transaction.
APRs for Cash Advances	Cash Advances APR: 17.90% . Average Daily Balance Method - Interest is calculated, billed and reported from date of transaction.
Penalty APR and When it Applies	None
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.50.
For Credit Card Tips from the Federal Reserve Board	To learn more about the factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .

Real Loans for Real People
 We understand that not everyone can afford the furniture, equipment, medical procedures and other things they need and desire. Florida Credit Union works with all income levels and credit types to find the best financing for each individual's needs.

Why Florida Credit Union?
 Florida Credit Union is a nonprofit financial institution chartered for the sole purpose of helping consumers.

What does that mean to you?
 That means instead of banks and finance companies offering loans only to make a profit, FCU offers competitive rates and excellent service to our members and seeks to better their financial well being.

A Different Approach to Financing
 Florida Credit Union is different. FCU believes that no one should be limited by the up front cost of the things they need. That's why Florida Credit Union developed the Advantage Card.



Features & Benefits
 The FCU Advantage Card can be used for other purchases in addition to your initial purchase. Use it as you would a credit card.

Apply Today!
 FCU has loan officers available 24/7 via phone and through www.fcu.org.

FCU Mailing Address
 P.O. Box 5549
 Gainesville, FL 32627

Fees	
Annual Fee	None
Transaction Fees	<ul style="list-style-type: none"> Balance Transfer: None Cash Advance: None Foreign Transaction: 1% of each transaction in U.S. dollars
Penalty Fees	<ul style="list-style-type: none"> Late Payment: \$35 Over-the-Credit Limit: \$35 Returned Payment: \$35
Other Fees	<ul style="list-style-type: none"> Card Replacement Fee: \$25 Rush Mail Fee: \$15 (Priority Handling) Balance Consultation/Convenience Check Stop Payment Fee: \$35

Give Us a Call 24/7!
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 Starke: (904) 964-1427
 Toll-Free (800) 284-1144

Credit Report Authorization: By signing the application you authorize the Credit Union to check your employment and credit history and to obtain credit reports in connection with any request for membership or credit, including any update, increase, renewal, extension or collection of credit you receive. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. The Credit Union will rely on information you have provided. By signing, you affirm that all information on this document or that has been provided elsewhere is correct.

TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION

Under penalties of perjury, I certify that:

(1) The number shown on this form is my correct taxpayer identification number;

(2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and (3) I am a U.S. person (including a U.S. resident alien).

Certification Instructions. Cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. Cross out item 3 and complete a W-8-BEN if you are not a U.S. person.

By signing, the Applicant hereby: (a) applies for membership in the Florida Credit Union ("Credit Union"), (b) requests the opening of a Credit Union share/savings account with the Joint Applicant (if any) as a joint owner with rights of survivorship, and (c) requests credit from Credit Union in the amount/credit limit indicated above, and (d) agrees to all terms, conditions, representations and disclosures of this Application. If a Joint Applicant has signed, the Joint Applicant hereby: (a) requests the opening of a Credit Union share/savings account with the Applicant (if any) as a joint owner with rights of survivorship, (b) requests joint credit with Applicant from Credit Union in the amount/credit limit indicated above and (c) agrees to all terms, conditions, representations and disclosures of this Credit Application. The person(s) understand and agree that Credit Union will review this Application and, in Credit Union's sole discretion, determine whether to (a) extend an advance under an open-end credit plan using the Credit Union's Credit and Security Agreement or (b) extend a Credit Union credit card account or (c) deny this Application in Credit Union's sole discretion. The "Florida Credit Union Credit Card Disclosures" included with this Application only apply to the Credit Union credit card account. If Credit Union decides to extend an advance under an open-end credit plan using the Credit Union's Credit and Security Agreement, you will receive and be required to sign the Credit and Security Agreement and any additional documents required by Credit Union. If Credit Union decides to extend a Credit Union credit card account, (a) you will receive the credit card account agreement before you can receive any advances under the credit card account and (b) you agree that your signature(s) and your use of the credit card account constitute agreement to the credit card account agreement.

AS A CONDITION OF CREDIT UNION'S OPENING CREDIT CARD ACCOUNT AND YOUR USE OF THE CARD, THE APPLICANT HEREBY GRANT TO CREDIT UNION A SECURITY INTEREST IN ALL SHARES, DEPOSITS AND OTHER FUNDS ON DEPOSIT WITH CREDIT UNION IN WHICH YOU HAVE AN OWNERSHIP INTEREST, (other than an IRA account or an account where this security interest would cause the loss of tax-exempt or tax-deferred status), THE SECURITY INTEREST IS FOR ALL AMOUNTS OWED TO CREDIT UNION UNDER THE TERMS OF THE CREDIT CARD ACCOUNT AGREEMENT. IF YOU ARE IN DEFAULT UNDER ANY TERM OF THE CREDIT CARD ACCOUNT, CREDIT UNION SHALL HAVE A RIGHT TO IMMEDIATELY SEIZE YOUR SHARES, DEPOSITS AND/OR OTHER FUNDS WITHOUT NOTICE OR DEMAND TO YOU AND TO APPLY SUCH FUNDS TO THE AMOUNTS OWED TO CREDIT UNION.



Advantage Card

Financing
 from Florida Credit Union

