

# VISA CREDIT LIMIT INCREASE APPLICATION

## PRIMARY APPLICANT

<b>Current Credit Limit \$</b>		<b>Requested Credit Limit \$</b>			<b>JSC FCU Member Number</b>			
Last Name		First	Middle		Date of Birth / /	Social Security Number - -	Mother's Maiden Name	
Permanent Home Address		City	State	Zip	<input type="checkbox"/> Own <input type="checkbox"/> Rent	Payment Amount \$	Time Lived There? Years Months	Home Phone Number ( )
Previous Home Address (if less than 3 years at present address)		City	State	Zip	Time Lived There? Years Months		Cell Phone Number ( )	
Annual Income* \$	Your Employer's Name and Address		City	State	Zip	How Long Employed? Years Months	Work Phone Number ( )	
Other Income* \$	Previous Employer's Name and Address (if less than 3 years at present job)		City	State	Zip	Are You a Permanent U.S. Resident? Yes <input type="checkbox"/> No <input type="checkbox"/>		

\*You do not have to disclose alimony, child support, separate maintenance income or its source unless you want us to consider it in connection with this application.

## NOTICE REGARDING CREDIT REPORTS

In Considering this application, and in connection with financial and other services currently offered and in the future to be offered by the Credit Union, I hereby authorize the Credit Union to request and use reports from outside credit reporting agencies. The Credit Union may also ask a reporting agency for other such reports in connection with the renewal or continuation of the credit for which I am applying and/or in connection with any other financial service currently offered by, or to be offered in the future by, the Credit Union.

**X**

\_\_\_\_\_  
Primary Applicant's Signature

\_\_\_\_\_  
Date

## CO-APPLICANT

Please Select One: <b>Co-Borrower</b> <input type="checkbox"/> <b>Authorized User</b> <input type="checkbox"/> <b>For Information Only</b> <input type="checkbox"/>					Requesting Additional Card(s)? Yes <input type="checkbox"/> No <input type="checkbox"/> # of Cards _____			
Last Name		First	Middle		Date of Birth / /		Social Security Number - -	
Permanent Home Address		City	State	Zip	Time Lived There? Years Months		Home Phone Number ( )	
Previous Home Address (if less than 3 years at present address)		City	State	Zip	Time Lived There? Years Months		Cell Phone Number ( )	
Annual Income* \$	Your Employer's Name and Address		City	State	Zip	How Long Employed? Years Months	Work Phone Number ( )	
Other Income* \$	Previous Employer's Name and Address (if less than 3 years at present job)		City	State	Zip	Are You a Permanent U.S. Resident? Yes <input type="checkbox"/> No <input type="checkbox"/>		

\*You do not have to disclose alimony, child support, separate maintenance income or its source unless you want us to consider it in connection with this application.

## NOTICE TO CO-BORROWER

You are being asked to guarantee this debt. Think carefully before you do. If the borrower doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility. You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount. The creditor can collect this debt from you without first trying to collect from the borrower. The creditor can use the same collection methods against you that can be used against the borrower, such as suing you. If this debt is ever in default, the fact may become part of your credit record. The agreement on this application and the credit agreement sent with the card, and not this notice, are the agreements that make you liable for the debt.

**X**

\_\_\_\_\_  
Co-Applicant's Signature

\_\_\_\_\_  
Date

### FOR CREDIT UNION USE ONLY (PLEASE DO NOT WRITE BELOW)

Approved: \_\_\_\_\_ Denied: \_\_\_\_\_ New Credit Limit: \$ \_\_\_\_\_ Loan Officer: \_\_\_\_\_ Date: \_\_\_\_\_