Loan/VISA Application

Check below to indicate the type of credit for which you are applying. Married applicants may apply for a separate account.

❑ **Individual Credit:** You must complete the "Applicant" section about yourself and the **"Other"** section about your spouse if:

1. you live in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI),
2. your spouse will use the account, or
3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the **"Other"** section to the extent possible about the person on whose payments you are relying.

❑ **Joint Credit:** If you are applying with another person, complete the "Applicant" and **"Other"** sections. Please initial below.
We intend to apply for joint credit.

Initial: ➜ _____ Applicant _____ Co-Applicant/Guarantor

❑ VISA Credit Card Amount Requested $ _____

❑ Request to Increase Limit Amount _____

❑ Loan Purpose _____

Loan Amount $_____ Term _____

Applicant: _____

Member #: _____ Soc Sec #: _____

Home Address: _____

City: _____ State: _____ Zip: _____

Date of Birth: _____ Years at Residence: _____

Home Phone #: _____ Cell Phone #: _____

Current Residence (please circle) Own Rent Board

Balance: _____ Mo. Payment: $_____

Employer: _____ Length: _____

Work Phone #: _____

Monthly Salary (Gross): _____ Position: _____

Mother's Maiden Name: _____

Other: ❑ Co-Applicant/Guarantor ❑ Spouse

Other Name: _____

Member #: _____ Soc Sec #: _____

Home Address: _____

City: _____ State: _____ Zip: _____

Date of Birth: _____ Years at Residence: _____

Home Phone #: _____ Cell Phone #: _____

Current Residence (please circle) Own Rent Board

Balance: _____ Mo Payment:$_____

Employer: _____ Length: _____

Work Phone #: _____

Monthly Salary (Gross): _____ Position: _____

Mother's Maiden Name: _____

*Alimony, Child Support or separate maintenance need not be disclosed unless you want to rely on it for payment.

I/We consent to the necessary credit investigation in connection with the application and grant permission for its retention.

X _____
Applicant's Signature **Date**

X _____
Co-Applicant/Guarantor/Other Signature **Date**

Begin Saving Money - Instantly!

UGI Employees Federal Credit Union
Balance Transfers

I want the advantages of a low interest rate UGI Employees Federal Credit Union VISA credit card. Pay off my other outstanding credit card balances!

Name of Creditor		
Address		
City	State	Zip
Account #	Payoff Balance	

Name of Creditor		
Address		
City	State	Zip
Account #	Payoff Balance	

Name of Creditor		
Address		
City	State	Zip
Account #	Payoff Balance	

You are hereby authorized to pay off the amount shown on the above charge account(s) by issuing check(s) as indicated and adding the balance to my UGI Employees Federal Credit Union VISA credit card account (may not exceed UGI Employees Federal Credit Union credit limit).

X _____
Signature Date

S.S. # _____

A complete description of our VISA card program is contained in the "UGI Employees FCU VISA Cardholder Agreement and Disclosure." You may obtain a copy by writing UGI Employees FCU. You need not apply first.

Truth-In-Lending Disclosure

Annual Percentage Rate For Purchases	10.9%
Other APRs	Balance Transfer APR: 10.9% Cash Advance APR: 10.9% Penalty APR: 18.0%* See Explanation Below
Grace Period For Repayment Of The Balance For Purchases	25 days
Method Of Computing The Balance For Purchases	Average Daily Balance (including new purchases)
Annual Fee	None
Foreign Transaction Fee	1%**
Minimum Finance Charge	None
Cash Advance Fee	None
Over-the-Credit-Limit Fee	$30.00
Late Payment Fee	$30.00
Annual Inactivity Fee	$30.00

*Accounts sixty (60) days delinquent in making a payment.
** Of transaction amount on all International transactions.

The information described in the application is accurate as of December, 2008. However, the information is subject to change at any time. To verify any information regarding our VISA Credit Card Program, please call the credit union at 610-376-0605 or write us at 1981 State Hill Road, Wyomissing, PA 19610.