



# FAMILY 1ST

OF TEXAS  
FEDERAL CREDIT UNION

3501 WESTERN CENTER BLVD.  
FORT WORTH, TX. 76137

## Application

Account Number	Date
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### DEFINITIONS

Whenever used in this application, the words "You" and "Your" refer to the applicant(s), and the words "We," "Us" and "Our" refer to Family 1st of Texas Federal Credit Union.

- Complete all the questions, or answer N/A. Attach current pay stub or, if self-employed, Your last 2 years tax returns. We are unable to process incomplete applications.
- Sign the Application.
- Complete Spouse information only if the following apply:
  - This is for joint credit with Your Spouse.
  - Your Spouse will use Your Account.
  - You're relying on Your Spouse's income.
  - You live in a community property state: AZ, CA, ID, LA, NM, NV, TX, WA, WI (or Puerto Rico).

### TYPE OF CARD APPLIED FOR

VISA Gold Credit Card\*

Limit Desired \$ \_\_\_\_\_ Number of Cards \_\_\_\_\_

Balance Transfer Request \$ \_\_\_\_\_

VISA Secured Credit Card\*

Limit Desired \$ \_\_\_\_\_ Number of Cards \_\_\_\_\_

Balance Transfer Request \$ \_\_\_\_\_

Please indicate if You would like automatic payment.

No  Yes — Charge Account No. \_\_\_\_\_

\*PLEASE SEE REVERSE SIDE for Important Credit Card Disclosures.

### APPLICANT OR CO-SIGNER

First Name	Middle Initial	Last Name
Home Address		Length of Time
City	State	Zip
Social Security Number	Driver's License Number/State	Date of Birth
( )		
Home Telephone	Email Address	
<input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Lease <input type="checkbox"/> Other	\$	
Home	Mortgage or Rent Payments	
Previous Address if Less Than 2 Years		
		( )
Name of Employer	Business Telephone	
Business Address		
City	State	Zip
Gross Monthly Pay	Position	Hire Date
Other Income (Source/Amount)*		Number of Dependents
Name, Address and Telephone Number of Nearest Relative Not Living with You		Mother's Maiden Name
Name and Telephone Number of Personal Reference		

\* NOTE: Alimony, child support, or separate maintenance income need not be revealed if You do not choose to have it considered as a basis for this credit request.

### SPOUSE OR CO-APPLICANT

First Name	Middle Initial	Last Name
Home Address		Length of Time
City	State	Zip
Social Security Number	Driver's License Number/State	Date of Birth
( )		
Home Telephone	Email Address	
<input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Lease <input type="checkbox"/> Other	\$	
Home	Mortgage or Rent Payments	
Previous Address if Less Than 2 Years		
		( )
Name of Employer	Business Telephone	
Business Address		
City	State	Zip
Gross Monthly Pay	Position	Hire Date
Other Income (Source/Amount)*		Number of Dependents
Name, Address and Telephone Number of Nearest Relative Not Living with You		Mother's Maiden Name
Name and Telephone Number of Personal Reference		

\* NOTE: Alimony, child support, or separate maintenance income need not be revealed if You do not choose to have it considered as a basis for this credit request.

### SIGNATURES

You warrant the truth of the above information and You realize that it will be relied upon by Us in deciding whether or not to grant the credit applied for. You hereby authorize Us, Our employees and agents to investigate and verify any information provided to Us by You. You agree and understand that if approved, You are contractually liable according to the applicable terms of the Credit Line Account Agreement and Disclosure. You will receive a copy of the Credit Line Account Agreement and Disclosure no later than the time of Your first credit advance and You promise to pay all amounts charged to Your Account according to its terms. If this is a joint application, You agree that such liability is joint and several. You authorize Us to accept Your facsimile signatures on this application and agree that Your facsimile signature will have the same legal force and effect as Your original signature. You assume any risk that may be associated with permitting Us to accept Your facsimile signature. **By signing below, You grant and consent to a lien on Your shares with Us (except IRA and Keogh accounts) and any dividends due or to become due to You from Us to the extent You owe on any unpaid Credit Card balance.**

You hereby acknowledge Your intent to apply for joint credit \_\_\_\_\_  
Applicant's Initials Co-Applicant's Initials

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_ Spouse/Co-Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

VISA Secured Applicants: If Your credit is approved, You grant Us a specific pledge of shares in Your Share/Certificate Account indicated below and for the amount specified below:

Account Number \_\_\_\_\_ Amount \$ \_\_\_\_\_

Credit Union Use Only:

Approval Signature \_\_\_\_\_ Limit \_\_\_\_\_

# CREDIT CARD APPLICATION

**IMPORTANT CREDIT CARD DISCLOSURES.** The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card are accurate as of the effective date of February 23, 2015. You can call Us at (817) 847-8992 or write Us at 3501 Western Center Boulevard, Fort Worth, TX 76137 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) For Purchases	VISA Gold: <b>7.90%</b> VISA Secured: <b>12.00%</b>
Annual Percentage Rate (APR) For Balance Transfers	VISA Gold: <b>7.90%</b> VISA Secured: <b>12.00%</b>
Annual Percentage Rate (APR) For Cash Advances	VISA Gold: <b>7.90%</b> VISA Secured: <b>12.00%</b>
How to Avoid Paying Interest on Purchases	We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of the statement closing date.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a Credit Card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>
Fees	
Transaction Fees • Foreign Transaction	<b>1.00%</b> of each foreign currency transaction in U.S. Dollars. <b>0.80%</b> of each U.S. Dollar transaction that occurs in a foreign country.
Penalty Fees • Late Payment • Returned Payment	Up to <b>\$10.00</b> Up to <b>\$25.00</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."

- Quick Approval
- Low Monthly Payments
- No Annual Fee
- No Balance Transfer Fee

FAMILY 1ST OF TEXAS FEDERAL CREDIT UNION  
 3501 WESTERN CENTER BOULEVARD  
 FORT WORTH, TX 76137

PLACE  
 POSTAGE  
 HERE



**FAMILY 1ST**  
OF TEXAS  
FEDERAL CREDIT UNION

(871) 847-8992  
[www.family1stfcu.org](http://www.family1stfcu.org)