

VISA APPLICATION REQUIREMENTS

YOU MUST BE A 20TH CENTURY FOX FEDERAL CREDIT UNION MEMBER TO APPLY.
IF YOU ARE NOT YET A MEMBER PLEASE [CLICK HERE](#) TO DOWNLOAD A
COPY OF THE MEMBERSHIP APPLICATION

***A WRITTEN EXPLANATION MUST BE INCLUDED WITH THE COMPLETED LOAN
APPLICATION IF YOU ARE AWARE OF ANY MISSED OR LATE PAYMENTS ON ANY OF
YOUR CREDIT ACCOUNTS.

The following items are required before any loan(s) can be processed.

- **A FULLY COMPLETED LOAN APPLICATION** – Remember to list ALL creditors, regardless of your account balance. Incomplete loan applications will be returned.
- **COPIES OF TWO MOST RECENT PAYSTUBS** - (No more than 30 days old)
- **CO-APPLICANT/SPOUSE'S EMPLOYMENT.**

Co-applicant/spouse's signature must be included on the back of loan application.
2 current paycheck stub copies are required also.

- **SOURCES OF OTHER INCOME**
(If other income is to be considered, please provide us with the following as applicable to your situation.)
 - Rental Property (Copy of most recent signed tax return)
 - Alimony/Child Support (Award Letter)
 - Retirement/Pension (Award Letter)
 - Self-employed (Copy of most recent signed tax return)

Please fax all documentation to: (310) 432-2399 or e-mail to Lending@foxcredit.com



Credit Card Application

A table that includes required credit card disclosures is on a separate document provided with this Application. To obtain any change in the required information since it was printed, write to us at the address stated on this 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:
 - you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI);
 - your spouse will use the account, or
 - 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:** Each Applicant must **individually** complete appropriate section below. If Co-Borrower is spouse of the applicant, mark the Co-Applicant box.

Guarantor: Complete the **Other** section if you are a guarantor on an account/loan. Credit Limit Requested \$ _____

APPLICANT		
NAME (Last - First - Initial)		
ACCOUNT NUMBER	SOCIAL SECURITY NUMBER	
DRIVER'S LICENSE NUMBER/STATE	EMAIL ADDRESS	
BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.
PRESENT ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE
MORTGAGE/RENT OWED TO:		
MORTGAGE BALANCE	MONTHLY PAYMENT	INTEREST RATE
\$	\$	%

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)

EMPLOYMENT/INCOME	START DATE
NAME AND ADDRESS OF EMPLOYER	

NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.

EMPLOYMENT INCOME	OTHER INCOME
\$ _____ Per _____	\$ _____ Per _____
<input type="checkbox"/> NET <input type="checkbox"/> GROSS	SOURCE

STATE LAW NOTICES
OHIO RESIDENTS ONLY: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

WISCONSIN RESIDENTS ONLY: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union

OTHER			<input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> SPOUSE <input type="checkbox"/> GUARANTOR
NAME (Last - First - Initial)			
ACCOUNT NUMBER	SOCIAL SECURITY NUMBER		
DRIVER'S LICENSE NUMBER/STATE	EMAIL ADDRESS		
BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.	
PRESENT ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE	
MORTGAGE/RENT OWED TO:			
MORTGAGE BALANCE	MONTHLY PAYMENT	INTEREST RATE	
\$	\$	%	

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)

EMPLOYMENT/INCOME	START DATE
NAME AND ADDRESS OF EMPLOYER	

NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.

EMPLOYMENT INCOME	OTHER INCOME
\$ _____ Per _____	\$ _____ Per _____
<input type="checkbox"/> NET <input type="checkbox"/> GROSS	SOURCE

unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are **not** applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

X
SIGNATURE FOR WISCONSIN RESIDENTS ONLY DATE

SIGNATURES

1. You promise that everything you have stated in this application is correct to the best of your knowledge. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension, or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. 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. It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA.

2. You understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the credit card agreement and disclosures. You grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. When you are in default, you authorize us 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 you have given in your shares and deposits.

X (SEAL)
APPLICANT'S SIGNATURE DATE

X (SEAL)
OTHER SIGNATURE DATE

CREDIT UNION USE ONLY

<input type="checkbox"/> APPROVED	NO. OF CARDS _____	CREDIT LIMIT \$ _____	CREDIT CARD NUMBER _____
<input type="checkbox"/> DECLINED	CREDIT COMMITTEE OR LOAN OFFICER SIGNATURE _____		

20th Century Fox and-or its pedestal logo is a registered trademark of Twentieth Century Fox Film Corporation (TCFFC). The Twentieth Century Fox Federal Credit Union (CU) is a legal entity, separate and distinct from TCFFC and its parents, affiliates and subsidiaries, and as such TCFFC is not legally responsible for the actions of the CU, or of its officers or employees, nor is the CU legally responsible for any actions of the TCFFC.



APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	to when you open your account, based on your creditworthiness.
APR for Balance Transfers	to when you open your account, based on your creditworthiness.
APR for Cash Advances	to when you open your account, based on your creditworthiness.
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 any interest on purchases if you pay your entire balance by the due date each month.
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 http://www.consumerfinance.gov/learnmore.
Fees	
Transaction Fees - Foreign Transaction Fee	of each multiple currency transaction in U.S. dollars of each single currency transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to Up to

How We Will Calculate Your Balance. We use a method called “average daily balance (including new purchases).”

Effective Date.

The information about the costs of the card described in this application is accurate as of . This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

- Late Payment Fee or the amount of the required minimum payment, whichever is less, if you are ten (10) or more days late in making a payment.
- Returned Payment Fee or the amount of the required minimum payment, whichever is less.
- Rush Fee
- Card Replacement Fee
- Pay-by-Phone Fee

Visa Classic Secured Card: Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.

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VISA Balance Transfer Application

Save money by transferring other higher rate credit cards to your 20th Century Fox FCU VISA

List the credit card number, card issuer, and the amount to pay off. We will process your request and send you a check(s) made payable to that institution(s) within 10 days of receipt of this request. (Not to exceed the approved credit available on your 20th Century Fox FCU VISA.)

1)

Card Issuer _____

Exact Amount of Transfer _____

Account Number _____

Address Where to Send Payment _____

2)

Card Issuer _____

Exact Amount of Transfer _____

Account Number _____

Address Where to Send Payment _____

3)

Card Issuer _____

Exact Amount of Transfer _____

Account Number _____

Address Where to Send Payment _____

By Signing the below, I authorize you to bill my 20th Century Fox Federal Credit Union VISA Card in the amount(s) indicated above. I understand that you will advise me if you are unable to process my payment request for any reason. I understand my request to payoff the creditors above may take up to thirty days after submission of this application. In addition, 20th Century Fox Federal Credit Union will not be responsible for any charges billed to me for the amount(s) indicated.

Print Name _____

Date _____

Cardholder Signature _____

Date _____