



Show your pride and support the Illinois Police Association
APPLY FOR AN IPA CREDIT CARD
 Each time you use the card the IPA earns money.
 Apply today for a card you will be proud to carry.

Return membership-credit card application to:
 ISPFCU 730 Engineering Ave. Springfield, IL 62703
 1-800-255-0886 • www.ispfcu.org

ISPFCU Membership and Illinois Police Association Credit Card Application

Primary Owner	Primary Owner Name:	Employed By or Retired From:		
	Home Address:	City:	State:	Zip:
	Mailing Address: (if different from home address)	City:	State:	Zip:
	Date of Birth:	Membership eligibility through:		
	Home Phone:	Work Phone:		
	Drivers License Number:	Mother's Maiden Name:		
	Date of Birth:	Social Security Number:		
Joint Owner	Joint Owner Name:	Date of Birth:		
	Home Address:	City:	State:	Zip:
	Mailing Address: (if different from home address)	City:	State:	Zip:
	Home Phone:	Work Phone:		
	Drivers License Number:	Social Security Number:		
Beneficiary:		Beneficiary's Social Security Number:		

Certification - Under penalties of perjury, I certify that: (1) The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), AND (2) I am not subject to backup withholding either because 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 the IRS has notified me that I am no longer subject to backup withholding (does not apply to real estate transactions, mortgage interest paid, the acquisition or abandonment of secured property, contributions to an individual retirement account (IRA), and payments other than interest and dividends). (3) I am a U.S. person (including a U.S. resident alien). **Certification Instructions** - You must cross out item (2) above if you have been notified by the IRS that you are currently subject to backup withholding because of under reporting interest or dividends on your tax return. I have read and understand all disclosures on both sides.

Your Previous Address (if at current address less than one year)

Street Address:	City:	State:	Zip:
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Co-Applicant's Previous Address (if at current address less than one year)

Street Address:	City:	State:	Zip:
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Co-Applicant's Current Employer

Name:	Telephone:	Position:	
Street Address	City:	State:	Zip:
Are you self employed? (circle one) YES NO	Gross Self Employed Monthly Income:		

Your Income and Co-Applicants Income

Total yearly gross income from place of employment:	You:	Co-Applicant:
Total yearly gross income from other sources:*	You:	Co-Applicant:
Total yearly gross income:	You:	Co-Applicant:

*Income from alimony, child support or separate maintenance need not be listed unless they are to be considered in connection with this application.

INCLUDE INITIAL \$5.00 SAVINGS ACCOUNT DEPOSIT

<input type="checkbox"/> Charge my IPA VISA \$5.00 for deposit in savings account ____INITIALS	<input type="checkbox"/> Check made payable to ISPFCU for deposit in new savings account
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APPLICATION CANNOT BE PROCESSED UNLESS BOTH SIDES ARE COMPLETED AND SIGNED

ISPFUCU Terms and Conditions

PROMOTIONAL ANNUAL PERCENTAGE RATE (APR) first 6 months	0%*
ANNUAL PERCENTAGE RATE (APR) for purchases	<i>Wall Street prime plus 2.90%**</i>
Other APRs	Cash advance APR: <i>Wall Street prime plus 5.90%**</i> Default APR: 18.00%***
Variable rate information	Your APRs may vary each billing period. The ANNUAL PERCENTAGE RATE will change each month on the first day of your billing cycle. The purchase rate equals the <i>Wall Street prime plus 2.90%**</i> . The cash advance rate equals the <i>Wall Street prime plus 5.90%**</i> . The default rate equals 18.00%.****
Grace period for repayment of balances	Not less than 25 days if you pay your total new balance in full each billing period by the due date.

Method of computing the balance for purchases	Average daily balance (including new purchases)
Annual Fees	None
Minimum Finance Charge	50 cents
Late Payment Fee	\$25.00
Over-the-credit-limit Fee	\$25.00
Return Check Fee	\$20.00
Transaction fee for cash advances	3% of the amount of each cash advance, \$5 minimum, \$75 maximum.
Transaction fee for balance transfers	3% of the amount of each balance transfer, \$5 minimum, \$75 maximum.
Transaction fee for purchases made in a foreign currency	1% of the amount of each foreign currency purchase after its conversion into U.S. dollars.

*0% interest promotional offer valid only for the first 6 months the account is open so long as you comply with the terms of your account. The balance transfer Annual Percentage Rate is 0% for 6 months from the date the account is opened. After the promotional period ends, a standard variable APR of Prime plus 7.90% for Platinum Premium, Prime +8.90% for Platinum Premium with cash rewards, Prime +5.90% for Platinum Elite, or Prime +6.90% for Platinum Elite with Cash rewards, depending on your credit worthiness, will apply to any unpaid balances. **For each billing period we use the Wall Street Prime Rate published in *The Wall Street Journal* in the first issue published in that month. Rates quoted are for ISPFUCU VISA Platinum Elite without rewards. This card is for individuals with excellent and substantial credit. Individuals with less than excellent credit may be offered a different ISPFUCU Platinum VISA at a higher rate. ***All your APRs may automatically increase up to the Default APR if you default under any Card Agreement that you have with us because you fail to make a payment to us when due, you exceed your credit line, or you make a payment to us that is not honored. Factors considered in determining your default rate may include but are not limited to how long your account has been open, the timing or seriousness of a default, or other indications of account performance.

Rates, fees and terms may change: We may change the rates, fees, and terms of your account at any time for any reason. These reasons may be based on information in your credit report, such as your failure to make payments to other creditors when due, amounts owed to other creditors, the number of credit accounts outstanding, or the number of credit inquiries. These reasons may also include competitive or market-related factors. If we make a change for any of these reasons, you will receive advance notice and a right to opt out in accordance with applicable law.

By signing this application, I certify that the information I have provided is accurate and correct. I acknowledge that I have read and understand the initial application disclosures contained in this application. I further understand that I will receive a VISA Platinum Card Holder Agreement, Truth in Lending Disclosure Statement and Billing Rights Summary before I receive my VISA Platinum card. Also by signing below I authorize ISPFUCU to check my credit history. I further authorize my current employer and any financial institution listed to verify information provided in this application to ISPFUCU.

Security Agreement and Pledge-By signing this application, I agree that all VISA advances under this card account are secured by all shares and deposits in all joint and individual accounts I have with ISPFUCU now and in the future. I authorize ISPFUCU to the extent permitted by applicable law, to apply the balance in these accounts to pay any amounts due on this account when I am in default without further notice. Shares and deposits in an Individual Retirement Account and any other account and would lose special tax treatment under state or federal law if given as security are not subject to the security interest I have given in my shares and deposits. Additionally, I understand that collateral purchased with this credit card account will secure this account and property securing other loans will also secure this account.

By signing below, I certify that I have read and agree to both the contractual information as well as the Security Agreement and pledge.

Applicant (Signature) _____ **Date:** _____

Co-Applicant (Signature) _____ **Date:** _____

I hereby make application for membership in the credit union named below, and agree to conform to its bylaws and amendments thereof and to subscribe for at least one (1) share. By signing this application, you authorize the credit union to obtain credit reports in connection with this application for membership, services and/or credit, and for update, renewal or extension of the credit received, if applicable. If you request, the credit union will tell you the name and address of any bureau from which it received a credit report on you. **The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

JOINT SHARE ACCOUNT AGREEMENT (*NOT TRANSFERABLE) ISPFUCU is hereby authorized to recognize any of the signatures subscribed in the payment of funds or the transaction of any business for this account. The joint owners of this account hereby agree with each other and with said credit union that all sums now paid in on shares, or heretofore or hereafter paid in on shares by any or all of said joint owners to their credit as such joint owners with all accumulations thereon, are and shall be owned by them jointly, with right of survivorship and be subject to the withdrawal or receipt of any of them, and payment to any of them or the survivor or survivors shall be valid and discharge said credit union from any liability for such payment. The joint owners also agree to the terms and conditions of the account as established by the credit union from time to time. Any or all of said joint owners may pledge all or any part of the shares in this account as collateral security to a loan or loans from the credit union. The right or authority of the credit union under this agreement shall not be changed or terminated by said owners, or any of them except by written notice to said credit union which shall not affect transactions theretofore made.

Primary Owner (Signature) _____ **Date:** _____

Joint Owner (Signature) _____ **Date:** _____