



SECURED VISA® CREDIT APPLICATION

IMPORTANT INFORMATION TO BORROWER(S). To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who applies for a loan or opens an account. **WHAT THIS MEANS FOR YOU.** When you apply for a loan or open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. In some instances, we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law. *Read each instruction carefully before completing this form.*

For the purposes of this document, "you" and "your" refer to the Borrower(s). "We," "us," and "our" refer to PSECU. Please print in ink. The Secured Visa Credit Application must be filled in completely. Incomplete applications cannot be processed. Insert "NA" for items that do not apply.

BORROWER AND CO-BORROWER INFORMATION

Check the appropriate box to indicate Individual Credit or Joint Credit.

- INDIVIDUAL CREDIT:** Complete the Borrower section about yourself.
- JOINT CREDIT:** Each Borrower must individually complete the appropriate section below.
- BORROWER JOINT CREDIT:** By providing my information and my signature below, I, borrower, consent to apply for joint credit.

- CO-BORROWER JOINT CREDIT:** By providing my information and my signature below, I, co-borrower, consent to apply for joint credit.

BORROWER NAME

CO-BORROWER NAME (Check one: Spouse Other)

PSECU ACCOUNT NUMBER (last 4 digits)

PSECU ACCOUNT NUMBER (last 4 digits)

SOCIAL SECURITY NUMBER BIRTH DATE

SOCIAL SECURITY NUMBER DATE OF BIRTH

CITIZENSHIP STATUS

- U.S. Citizen Permanent Resident Alien Non-resident Alien

CITIZENSHIP STATUS

- U.S. Citizen Permanent Resident Alien Non-resident Alien

PRESENT ADDRESS Own Rent Other

Time Lived at Address: Years _____ Months _____

PRESENT ADDRESS Own Rent Other

Time Lived at Address: Years _____ Months _____

NAME OF CURRENT EMPLOYER - If self employed, type of business Self-employed

NAME OF CURRENT EMPLOYER - If self employed, type of business Self-employed

TITLE TIME WITH EMPLOYER (years and months)

TITLE TIME WITH EMPLOYER (years and months)

CAN WE CONTACT YOU?

BORROWER

By checking this box, I consent to be contacted by and on behalf of PSECU via telephone, text message/SMS, automatic telephone dialing system, and artificial or prerecorded voice message at the below phone or mobile numbers. Message and data rates may apply. I understand I am not required to consent to be contacted as a condition of receiving products or services from PSECU and I will contact PSECU if I later revoke my consent.

HOME PHONE NUMBER

WORK PHONE NUMBER

MOBILE PHONE NUMBER

CO-BORROWER

By checking this box, I consent to be contacted by and on behalf of PSECU via telephone, text message/SMS, automatic telephone dialing system, and artificial or prerecorded voice message at the below phone or mobile numbers. Message and data rates may apply. I understand I am not required to consent to be contacted as a condition of receiving products or services from PSECU and I will contact PSECU if I later revoke my consent.

HOME PHONE NUMBER

WORK PHONE NUMBER

MOBILE PHONE NUMBER

IMPORTANT INFORMATION REGARDING RECEIVING SMS MESSAGES FROM PSECU.

TERMS AND CONDITIONS: Text message/SMS frequency will depend on your account activity. For more information, text 'HELP' to 64591 or call us at 800.237.7328. To cancel text messaging services at any time, text 'STOP' to 64591 or reply 'STOP' to any text message from your mobile device. Message and data rates may apply. Mobile carriers are not liable for delayed or undelivered messages.

HELP instructions: Text HELP to 64591 for help or call 800.237.7328

STOP instructions: Text STOP to 64591 to cancel

PLEASE SEE REVERSE TO COMPLETE APPLICATION.

SECURED VISA

SECURED VISA CLASSIC CARD

REPAYMENT OPTIONS

You must select ONE repayment option only.

Transfer automatically from a PSECU share on the 25th of each month (Select one: Regular Share Checking Share)

Please choose the amount to transfer: Minimum Amount Previous Month's Balance

Other: Make monthly payment by the 25th using digital banking (mobile or online) or telephone banking, or by your mailing payment.

By signing this Secured Visa Credit Application, I authorize Pennsylvania State Employees Credit Union (PSECU) to place a hold in the amount of \$_____ (minimum/\$500, maximum/\$2,000) ("Pledged Amount") in my Regular share on account number _____. The funds in my Regular share will continue to accrue dividends. I understand that I am pledging and granting to PSECU a security interest in the Amount Pledged. In the event of default under any provision of this Secured Visa Classic Card, I hereby authorize PSECU to apply all or any portion of the Amount Pledged to pay any amounts that may become due and PSECU may terminate this line of credit.

FINANCIAL INFORMATION

NOTICE: Alimony, child support or separate maintenance income need not be revealed if you do not choose to have it considered.

BORROWER'S annual employment income? \$_____ (gross)

Other annual income? \$_____ (gross)

Source of the other income: _____

Do you have a savings account? Yes No

Do you have a checking account? Yes No

Your monthly housing payment (if none, enter -0-) \$_____

Your other monthly payments, for alimony, child support or other court-ordered payments \$_____

Have you filed for bankruptcy in the past 5 years? Yes No

CO-BORROWER'S annual employment income? \$_____ (gross)

Other annual income? \$_____ (gross)

Source of the other income: _____

Do you have a savings account? Yes No

Do you have a checking account? Yes No

Your monthly housing payment (if none, enter -0-) \$_____

Your other monthly payments, for alimony, child support or other court-ordered payments \$_____

Have you filed for bankruptcy in the past 5 years? Yes No

ACKNOWLEDGEMENT & AGREEMENT

You certify that everything you have stated in this Secured Visa Credit Application and on any other documents submitted to us are true and correct to the best of your knowledge. You understand that you must update the information contained in this Secured Visa Credit Application if either your financial condition materially changes or we make a request to you orally or in writing. You understand that we will retain this Secured Visa Credit Application whether or not it is approved.

You understand that it is a federal crime to willfully or negligently provide incomplete or incorrect information on requests made to State Chartered Credit Unions insured by the National Credit Union Administration. You certify under penalty Title 18, United States Code, Section 1001, et seq. that the information on this Secured Visa Credit Application is true and correct.

You authorize us to request one or more consumer reports, to check and verify your credit and employment history, and to answer questions others may ask us about our credit experience with you.

I/we agree to be bound by the terms set forth in the Consumer Credit Card Agreement which will be mailed to me/us upon approval of the Visa loan.

BORROWER SIGNATURE

DATE

CO-BORROWER SIGNATURE
(if applicable)

DATE

P.O. BOX 67013, HARRISBURG, PA 17106-7013