



YES\$ VISA Credit Card Application

Account #	Date
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Applying for:
 New Visa Account Credit Limit Increase **Credit Limit Requested:\$** _____ **Number of Cards Requested:** _____

Borrower			Co-Borrower		
First Name, MI, Last Name			First Name, MI, Last Name		
Social Security #	Home Phone	Birth Date	Social Security #	Home Phone	Birth Date
Street Address			Street Address		
City, State, Zip			City, State, Zip		
Do you:		Monthly Payment	Do you:		Monthly Payment
() Own () Rent () Board			() Own () Rent () Board		
Current employer			Current employer		
Employer's address			Employer's address		
Employer's phone	Hire date	Position	Employer's phone	Hire date	Position
Salary (annually)		Other income*	Salary (annually)		Other income*
Are you obligated to pay alimony, child support or separate maintenance payments: ___Yes ___No If yes, monthly amount _____			Are you obligated to pay alimony, child support or separate maintenance payments: ___Yes ___No If yes, monthly amount _____		

*Notice: Alimony, child support or separate maintenance income need not be revealed if the borrower or co-borrower does not choose to have it considered as a basis for repayment on this loan request.

I/We represent that all statements made in this application are true and made for the purpose of obtaining credit. I/We understand you will retain this application and any other credit information whether or not it is approved. I/We authorize you to check any credit and employment history. If this application is approved and a Visa card(s) granted, the undersigned agrees to be bound by the Visa credit card(s) terms and conditions and all amendments.

Borrower's Signature	Date
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Co-Borrower's Signature	Date
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Pledge of Shares: If issued a Visa card(s), I grant and consent to a lien on my shares with Riverfront Federal Credit Union (except IRA accounts) and any dividends due or to become due to me to the extent I owe on any unpaid Visa balance. In the event I default, you may apply these shares and deposits as payment of all outstanding balances, including costs of collection and reasonable attorney's fees.

Borrower's Signature	Date
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Co-Borrower's Signature	Date
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Important credit card disclosures. Detach and keep bottom portion for your records

Interest Rates and Interest Charges	
Annual Percentage Rate (APR)	8.99%
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 interest on purchases if you pay your entire balance by the due date each month.
Minimum Finance Charge	None
Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at www.federalreserve.gov/creditcard .
Fees	
Annual Fee	None
Balance Transfer	None
Cash Advance	None
Late Payment	None
Over-the-Credit-Limit	None
Returned Payment	None
International Transaction	0.8% of the transaction amount when there is no currency conversion and 1% of the transaction amount when there is a currency conversion.

Method of computing balance for purchases: We use the average daily balance method (excluding new purchases).
 Members age 18 to 22 are eligible to apply for a YES\$ Visa.

Effective
02/2010