

Choose one: Individual Account Joint Account
 You may apply for an individual account regardless of your marital status.

Credit Limit Requested
\$

I/we would like to apply for: VISA Gold VISA Classic Secured VISA

Choose Visa Gold for credit limit \$5,000 and up; minimum annual income of \$35,000 required to qualify. If you do not qualify for Gold, a Classic account with a lower limit may be opened for you.

Please Tell Us About Yourself

Important: To ensure prompt processing, please print.

Last Name		First Name		Middle Initial		Social Security Number	
Date of Birth / /		Home Phone ()		Residence: Own Rent Other <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		Monthly Mortgage/Rental Amount \$	
Current Address				City		State Zip Code	
Cell Phone Number ()				E-mail Address			
Employer		Self-Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Position/Occupation		Date Employed	
Address		City		State Zip Code		Work Phone ()	
Name and Address of Previous Employer (if less than 2 years at present employer)						How Long (yrs)	
Source of Additional Income: Income from alimony, child support or separate maintenance need not be revealed if it is not to be considered in determining creditworthiness.						Amount per Month \$	
Nearest Relative/Friend Not Living With You				Home Phone Number ()		Relationship	
Address		City		State		Zip Code	

Spouse/Co-Applicant Information

Last Name		First Name		Middle Initial		Social Security Number	
Date of Birth / /		Home Phone ()		Residence: Own Rent Other <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		Monthly Mortgage/Rental Amount \$	
Current Address				City		State Zip Code	
Cell Phone Number ()				E-mail Address			
Employer		Self-Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Position/Occupation		Date Employed	
Address		City		State Zip Code		Work Phone ()	
						Monthly Gross Income \$	

Save money – transfer balances from up to two credit cards to your new lower-interest First American Credit Card!

1. Transfer From

Account Number		
Creditor		
Address Where You Send Your Payment		
City		
State	Zip	Amount to Transfer \$

2. Transfer From

Account Number		
Creditor		
Address Where You Send Your Payment		
City		
State	Zip	Amount to Transfer \$

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Date of Birth / /		Home Phone ()		Residence: Own <input type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/>		Monthly Mortgage/Rental Amount \$	
Current Address				City		State Zip Code	
Cell Phone Number ()		E-mail Address					
Employer		Self-Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Position/Occupation		Date Employed	
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Nearest Relative/Friend Not Living With You				Home Phone Number ()		Relationship	
Address		City		State		Zip Code	

Spouse/Co-Applicant Information

Last Name		First Name		Middle Initial		Social Security Number	
Date of Birth / /		Home Phone ()		Residence: Own <input type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/>		Monthly Mortgage/Rental Amount \$	
Current Address				City		State Zip Code	
Cell Phone Number ()		E-mail Address					
Employer		Self-Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Position/Occupation		Date Employed	
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Creditor		
Address Where You Send Your Payment		
City		
State	Zip	Amount to Transfer \$

Applicant Name	Co-Applicant Name
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Credit Disclosures

ANNUAL PERCENTAGE RATE FOR PURCHASES	ANNUAL PERCENTAGE RATE FOR PURCHASES	ANNUAL FEE	GRACE PERIOD FOR PURCHASES	METHOD OF COMPUTING THE BALANCE FOR PURCHASES	LATE PAYMENT FEE	OVER THE LIMIT FEE	CASH ADVANCE FEE
Visa Classic 12.9%	Visa Gold 6.9%	NONE	25 DAYS *	AVERAGE DAILY BALANCE INCLUDING NEW PURCHASES*	\$25.00	\$5 or 5% of amount over limit \$25 maximum	NONE

At the date this application was printed (shown in the lower right-hand corner) the information listed above was accurate. Because rates and terms are subject to change, you may contact us for the current information by writing to the business reply address shown on the reverse side.

* A Finance Charge will be imposed on Credit Purchases only if you elect not to pay the entire New Balance shown on your monthly statement for the previous billing cycle within 25 days from the closing date of that statement. If you elect not to pay the entire New Balance shown on your previous monthly statement within that 25-day period, a Finance Charge will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new Credit Purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire New Balance is paid in full or until the date of payment if more than 25 days from the closing date. The Finance Charge for a billing cycle is computed by applying the monthly Periodic Rate to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account, and subtracting any payments as received and credits as posted to your account, but excluding any unpaid Finance Charges. **A finance charge will be assessed on cash advances from the date of the cash advance, or the first day of the billing cycle in which the cash advance is posted, whichever is later, and will continue to accrue until payment in full is made.**

Your APRs may increase if you default on this account for any of the following reasons: We do not receive at least the minimum payment due by the date and time due; you exceed your credit line, if applicable; or you make a payment to us that is not honored by your bank. Your APRs may increase as of the first day of the billing cycle in which the default occurs. We may consider the following factors to determine the default rate: the length of time your account has been open; the existence, seriousness and timing of defaults; other indications of your account usage and performance; and information about your other relationships with us, any of our related companies or from consumer credit reports.

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, renewal or extension 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 credit 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 authorized us to apply the balance in these accounts to pay 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 _____ Signature (Applicant)	_____ Date	X _____ Signature (Co-Applicant)	_____ Date
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Instructions:

Please complete this application and sign where indicated. Make sure to print legibly in blue or black ink.

You may drop your application by your local First American branch, or mail it to the address below.

For assistance, contact Loan Services at your local branch, or call us toll-free at (800) 759-9442.

CASA GRANDE

1001 North Pinal Avenue
 Casa Grande, AZ 85122-3906
 Phone: (520) 836-8848
 Fax: (520) 421-1706

GALLUP

1375 North Hwy 491
 in Mesa View Plaza
 Gallup, NM 87301-5428
 Phone: (505) 863-9381
 Fax: (505) 863-9382

WINDOW ROCK

Highway 264 & Route 12
 Window Rock, AZ 86515-1969
 Phone: (928) 871-4772
 Fax: (928) 871-4393

Mailing Address:

Loan Services
 P.O. Box 10099
 Casa Grande, AZ 85130-0020

Mailing Address:

Loan Services
 P.O. Box 990
 Gallup, NM 87305-0990

Mailing Address:

Loan Services
 P.O. Box 1969
 Window Rock, AZ 86515-1969