



VISA CREDIT CARD APPLICATION

PO Box 8007, Redwood City, CA 94063-0903 (800) 632-4600 (650) 508-7290 fax providentcu.org

APPLICANT

Name to Appear on Card (Limit 21 characters including spaces) Member Number (existing members)

↑ Last Name First Name M.I. Birth Date

Social Security Number I.D./Driver License Number State Expiration Date

Current Address City State Zip How Long (Yrs/Mos)

Previous Address (If less than 2 yrs at current) City State Zip How Long (Yrs/Mos)

E-mail Address Home Phone Cell Phone Work Phone

Employer How Long (Yrs/Mos) Job Title

Employer Address City State Zip

Gross Annual Income Other Income* Source of Other Income

Previous Employer (If less than 2 years at current) How Long (Yrs/Mos) Job Title

Married Single Separated # Dependents Rent Own Live w/Relative Rent/Mortgage Per Month

CO-APPLICANT

Issue card.

Name to Appear on Card (Limit 21 characters including spaces)

↑ Last Name First Name M.I. Birth Date

Social Security Number I.D./Driver License Number State Expiration Date

Current Address City State Zip How Long (Yrs/Mos)

Previous Address (If less than 2 yrs at current) City State Zip How Long (Yrs/Mos)

E-mail Address Home Phone Cell Phone Work Phone

Employer How Long (Yrs/Mos) Job Title

Employer Address City State Zip

Gross Annual Income Other Income* Source of Other Income

Previous Employer (If less than 2 years at current) How Long (Yrs/Mos) Job Title

AUTHORIZED USER**

Name to Appear on Card (Limit 21 characters including spaces)

↑ Last Name First Name Social Security Number

REFERENCE

↑ Last Name First Name Relationship

Address City State Zip

SIGNATURES (Include a copy of the driver license or I.D. for all signers.)

Everything I have stated in this application is true and complete. I understand that it is a crime to furnish inaccurate information in a credit application. This authorizes Provident to do an independent credit review, including the verification of my employment history, and to obtain credit reports now and in the future. Provident has the right to furnish other credit reporting sources with information about my credit.

X Primary Applicant Signature Date X Co-Applicant Signature Date

* Alimony, child support, or separate maintenance income need not be included if you do not choose to have it considered as a basis for repaying this obligation.
 ** By request you may issue cards not only to me, but also to others who will only be authorized users of the Account. Such additional cards may be imprinted with the names of the authorized user(s). I agree that if I permit another person to use my Account (whether or not I have told the Credit Union that such person will be using my Account) with or without the Card or Convenience Check(s), that I will pay for any Purchases or Advances made by such person(s) on my Account and any finance or other charges imposed on those Purchases and Advances, even if the amount exceeds my permission. If I have authorized someone to use my Account and I want to terminate that person's access, I agree that I must notify you in writing.

CARD TYPE:

- Cash Back Visa Signature®
- Provident World+ Travel™
- Provident Visa
- Rewards Visa
- Share Secured Visa¹

\$ Credit Amount Requested

You agree that if your application is not approved for the Provident Visa Card you choose, your application will also signify your request for a Provident Visa Card with a higher APR and/or a lower credit limit and different features. Maximum unsecured credit amount (includes Visa, VIP and all personal loans): \$35,000 per membership.

¹ Credit union deposit(s) must be pledged to secure the Visa, with a minimum pledge of \$600 and at least 120% of the credit line applied for. [Click for agreement.](#)

USE CARD FOR OVERDRAFT

- Yes No

For Checking Account Number

NOTE: When the overdraft source is a Provident Visa credit card, overdraft protection is not available for ATM withdrawals, Bill Manager payments, automatic loan payments, nor for signature or PIN based debit card transactions. For most checking accounts at Provident, there is no fee associated with this service aside from normal finance charges if the funds come from your Visa.

BALANCE TRANSFER

Minimum total transfer amount is \$500 for each creditor.² Use this form if more than one account.

Bank/Credit Card Name

Full Account Number

Payment Address

City

State Zip

\$ Amount to Transfer/Pay

Cardholder Name

² Refer to the [Visa Rates, Fees and Terms](#) table for important details.

Pursuant to the **USA Patriot Act** (Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism). Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you 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.



Provident Signature Cash Back Visa® Credit Card

Interest Rate and Interest Charges		May 1, 2018
Annual Percentage Rate (APR) for Purchases	0.00% introductory APR on purchases during the first fourteen (14) months on account opening. Thereafter, your APR for purchases will be 12.49% to 17.49% . This APR will vary with the market based on the Prime Rate* and credit worthiness.	
APR for Balance Transfers	0.00% introductory APR for the first fourteen (14) billing cycles for balances transferred within 60 days from account opening. After that the APR will be 13.49% to 18.00% . This APR will vary with the market based on the Prime Rate* and credit worthiness.	
APR for Cash Advances	13.49% to 18.00% . This APR will vary with the market based on the Prime Rate* and credit worthiness.	
Penalty APR and when it applies	18.00% This APR may be applied to your account if your account is past due by Two Minimum Payments. How long will the Penalty APR apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.	
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$.50.	
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. We will begin charging interest on cash advances and balance transfers on the transaction date.	
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 <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	Either \$10.00 or 2% of the amount of each transfer, whichever is greater. Either \$10.00 or 3% of the amount of each cash advance, whichever is greater. None
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment • Over-the-credit Limit 	Up to \$15 Up to \$25 Up to \$15
Annual Fee	None

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

* The Prime Rate used to determine the APR is the rate published in The Wall Street Journal.

Provident Signature World+ Travel Visa® Credit Card

Interest Rate and Interest Charges		May 1, 2018
Annual Percentage Rate (APR) for Purchases	0.00% introductory APR on purchases during the first twelve (12) billing cycles of account opening. Thereafter, your APR for purchases will be 14.49% to 17.49% . This APR will vary with the market based on the Prime Rate* and creditworthiness.	
APR for Balance Transfers	0.00% introductory APR on balance transfers during the first twelve (12) billing cycles for balances transferred within sixty (60) days from account opening. After that the APR will be 16.49% to 18.00% . This APR will vary with the market based on the Prime Rate* and creditworthiness.	
APR for Cash Advances	16.49% to 18.00% . This APR will vary with the market based on the Prime Rate* and creditworthiness.	
Penalty APR and when it applies	18.00% This APR may be applied to your account if your account is Past Due by Two Minimum Payments. How long will the Penalty APR apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.	
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$.50 .	
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. We will begin charging interest on cash advances and balance transfers on the transaction date.	
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Fees	
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	Either \$12.00 or 2% of the amount of each transfer, whichever is greater. Either \$10.00 or 5% of the amount of each cash advance, whichever is greater. None
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Over-the-Credit Limit • Returned Payment 	Up to \$28 Up to \$10 Up to \$28
Annual Fee	\$0 for the first 12 billing cycle. After that the annual fee will be \$45 .

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment.

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Provident Visa® Credit Card

Interest Rate and Interest Charges		May 1, 2018
Annual Percentage Rate (APR) for Purchases	10.15% to 15.15% introductory APR on purchases during the first six months on account opening. Thereafter, your APR for purchases will be 12.15% to 17.15% but will vary with the market based on the Prime Rate* and credit worthiness.	
APR for Balance Transfers	12.15% to 17.15% for six (6) months. After that the APR will be 14.15% to 18.00% . This APR will vary with the market based on the Prime Rate* and credit worthiness.	
APR for Cash Advances	14.15% to 18.00% . This APR will vary with the market based on the Prime Rate* and credit worthiness.	
Penalty APR and when it applies	18.00% This APR may be applied to your account if your account is past due by Two Minimum Payments. How long will the Penalty APR apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.	
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$.50.	
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. We will begin charging interest on cash advances and balance transfers on the transaction date.	
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Fees	
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	Either \$10.00 or 2% of the amount of each transfer, whichever is greater. Either \$10.00 or 3% of the amount of each cash advance, whichever is greater. None
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment • Over-the-Credit Limit 	Up to \$15 Up to \$25 Up to \$15
Annual Fee	None

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

* The Prime Rate used to determine the APR is the rate published in The Wall Street Journal.

Provident Visa® Credit Card with Rewards

Interest Rate and Interest Charges		May 1, 2018
Annual Percentage Rate (APR) for Purchases	11.15% to 16.15% introductory APR on purchases during the first six (6) months on account opening. Thereafter, your APR for purchases will be 13.15% to 18.00% but will vary with the market based on the Prime Rate* and credit worthiness.	
APR for Balance Transfers	13.15% to 18.00% for six (6) months. After that the APR will be 15.15% to 18.00% . This APR will vary with the market based on the Prime Rate* and credit worthiness.	
APR for Cash Advances	15.15% to 18.00% . This APR will vary with the market based on the Prime Rate* credit worthiness.	
Penalty APR and when it applies	18.00% APR. This APR may be applied to your account if your account is past due by Two Minimum Payments. How long will the Penalty APR apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.	
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$.50.	
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. We will begin charging interest on cash advances and balance transfers on the transaction date.	
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Fees	
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	Either \$10.00 or 2% of the amount of each transfer, whichever is greater. Either \$10.00 or 3% of the amount of each cash advance, whichever is greater. None
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment • Over-the-Credit Limit 	Up to \$15 Up to \$25 Up to \$15
Annual Fee	None

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

* The Prime Rate used to determine the APR is the rate published in The Wall Street Journal.

Provident Share Secured Visa® Credit Card

Interest Rate and Interest Charges		May 1, 2018
Annual Percentage Rate (APR) for Purchases	<p>10.15% introductory APR on purchases during the first six (6) months on account opening.</p> <p>Thereafter, your APR for purchases will be 12.15% based on your credit worthiness. This APR will vary with the market based on the Prime Rate* and credit worthiness.</p>	
APR for Balance Transfers	<p>12.15% for six (6) months.</p> <p>After that the APR will be 14.15% based on your credit worthiness. This APR will vary with the market based on the Prime Rate* and credit worthiness.</p>	
APR for Cash Advances	<p>14.15%. This APR will vary with the market based on the Prime Rate* and credit worthiness.</p>	
Penalty APR and when it applies	<p>18.00% APR. This APR may be applied to your account if your account is past due by two minimum payments.</p> <p>How long will the Penalty APR apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>	
Minimum Interest Charge	<p>If you are charged interest, the charge will be no less than \$.50.</p>	
How to Avoid Paying Interest on Purchases	<p>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. We will begin charging interest on cash advances and balance transfers on the transaction date.</p>	
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>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</p>	

Fees	
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	<p>Either \$10.00 or 2% of the amount of each transfer, whichever is greater.</p> <p>Either \$10.00 or 3% of the amount of each cash advance, whichever is greater.</p> <p>None</p>
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment • Over-the-Credit Limit 	<p>Up to \$15</p> <p>Up to \$25</p> <p>Up to \$15</p>
Annual Fee	None

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

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