

On the page below you will find the
Young Member VISA Platinum Application.

Applicants must be at least 18 years of age.
Print out the application, fill it out, remember to sign all
applicable signature areas and mail to:

Baltimore County Employees Federal Credit Union
23 W. Susquehanna Avenue
Towson, Maryland 21204

Scroll Down for Application



**TO HELP US BETTER PROCESS YOUR REQUEST,
PLEASE SUBMIT THE FOLLOWING ITEM WITH YOUR APPLICATION.**

1. Clear copy of photo identification (*in compliance with regulations under the U.S.A. Patriot Act*)

YOUNG MEMBER VISA PLATINUM APPLICATION

Limit Requested \$500.00

For Office Use Only

Cross Checked Approved Disapproved Date: _____ Reviewed By: _____
Credit Limit / Denial: _____

IMPORTANT INFORMATION – Please read carefully and type or print clearly in ink.

- Individual Account: only applicant will have use of card.
- Joint Account: a VISA card with the same account number will be issued to applicant & co-applicant/co-signer in their own name.

Check One: INDIVIDUAL ACCOUNT (Complete APPLICANT section)
 JOINT ACCOUNT (Complete APPLICANT & CO-APPLICANT/ CO-SIGNER sections)

APPLICANT				CO-APPLICANT/CO-SIGNER					
Applicant's Name (First, Middle Initial, Last)			Date of Birth	Co-Applicant's Name (First, Middle Initial, Last)			Date of Birth		
Drivers License #		Social Security #		Drivers License #		Social Security #			
Present Address			How Long?	Present Address			How Long?		
City, State, Zip Code			Mother's Maiden Name	City, State, Zip Code			Mother's Maiden Name		
Previous Address			How Long?	Previous Address			How Long?		
City, State, Zip Code			Home Phone ()	City, State, Zip Code			Home Phone ()		
Present Employer			Office Phone ()	Present Employer			Office Phone ()		
Dept.	How Long?	GROSS MONTHLY INCOME: \$		Dept.	How Long?	GROSS MONTHLY INCOME: \$			
Previous Employer or College			How Long?	Previous Employer or College			How Long?		
Name of Nearest Relative not living with you		How Related?	Phone Number	Name of Nearest Relative not living with you		How Related?	Phone Number		
Address		City	State	Zip Code	Address		City	State	Zip Code

NOTICE: Alimony, child support or separate maintenance income need not be revealed if you don't want it considered as a basis for repaying the obligation.

Source of Other Income	Amount of Other Income \$ Net per month	Source of Other Income	Amount of Other Income \$ Net per month

APPLICANTS: Include Charge Accounts, Installment Contracts, Credit Cards, Rent, Mortgages, etc. Use separate sheet if additional space is needed.

Creditors	Type of debt	Name in which account carried	Original debt or high credit	Present balance	Monthly payments	Past due YES / NO
Landlord or Mortgage Holder:	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage: Market Value \$					

Office Use Only: Debt Ratio

Are you a co-maker, endorser, or guarantor on any loan or contract? YES NO If "YES" for whom? _____ to whom?

Are there any unsatisfied judgements against you? YES NO If "YES" to whom owed? _____ amount? _____

Have you been declared bankrupt in the last 14 years? YES NO If "YES" where? _____

I submit the above information to establish a credit card account with Baltimore County Employees Federal Credit Union. I certify that the information contained in this application is true and correct to the best of my knowledge. The Credit Union is authorized to verify correctness of the above information and to procure other information it may require to process this application. Both myself and co-applicant/co-signer (if applicable), are jointly liable for any credit extended on my credit card account, and are bound by the terms on the Credit Card Disclosure Statement.

Applicant's Signature _____ Date _____

I have read the disclosure and request that you establish a VISA account for me(us). If approved, I agree to be bound by the terms and conditions of the Cardholder Agreement which will be mailed with my card.

Co-Applicant's/Co-Signer's Signature _____ Date _____

Consolidation

IF THE PURPOSE OF THIS REQUEST FOR A CREDIT UNION VISA IS TO CONSOLIDATE OTHER CREDIT CARDS, PLEASE CHECK HERE

List creditors, account numbers and payoffs (attach statements) to be consolidated.

Creditors	Account #(s)	Payoff Balances
ATTACH CREDITOR STATEMENTS TO BE CONSOLIDATED		
		\$
		\$
		\$

ACCOUNTS BEING CONSOLIDATED AND TRANSFERRED MUST BE PAID IN FULL AND CLOSED.

Your balance transfer request may not be fulfilled if your credit line assignment is less than the balance transfer amount you requested. We caution you not to transfer the amount of any disputed purchase because you may lose your dispute rights. Please keep in mind that you are responsible for any finance charges remaining on your transferred accounts.

By signing, I/we agree to allow the Credit Union to pay these accounts in full and transfer the balances to my Credit Union Visa. In addition, I/we certify the above to be true and correct and agree to the terms set forth above.

Applicant's Signature _____ Date _____

Co-Applicant's/Co-Signer's Signature _____ Date _____

Credit Card Disclosure Statement

Annual Percentage Rate (APR)	Annual Fees	Grace Period for Purchases	Minimum Finance Charge	Method for Computing the Balance	Fees
The Annual Percentage Rate for your Card will be one of the three rates disclosed to the right and is based on certain credit-worthiness criteria. 7.90% APR 9.90% APR 11.90% APR	NONE	25 Days	NONE	Average Daily Balance	Transactions: None Balance Transfer: None Card Replacement: \$5 Late Payment: \$15 Over Limit: \$10 Foreign Transactions: 1% of transaction amount

The above disclosures are accurate as of the date printed. All terms are subject to change after date printed in accordance with Cardholder Agreement. It is the cardholder's responsibility to contact the Baltimore County Employees Federal Credit Union for any changes in the above information since the date of printing.

If any further information is needed please contact:
Baltimore County Employees Federal Credit Union
23 W. Susquehanna Ave. • Towson, MD 21204
410-828-4730 • 1-800-234-4730

Your Finances. Our Promise.
**Baltimore County Employees
Federal Credit Union**
WWW.BCEFCU.COM

