

## AUTOMATIC PAYMENT METHOD

I (we) hereby authorize Insight Credit Union to initiate debit entries to my (our) savings/checking account number \_\_\_\_\_ suffix # \_\_\_\_\_. The amount of the payment for my (our) Insight credit card account is:

- Minimum Payment** (If you make a separate payment, the system will not take the minimum payment due that month.)
- Statement Balance** (from your previous month's credit card statement)
- Fixed Amount of \$** \_\_\_\_\_ (must be equal to, or greater than, the minimum payment)

All payments are deducted on the **Payment Due Date** as indicated on the credit card statement. This authorization is to remain in full force and in effect until I (we) notify Insight Credit Union in writing requesting that a change be made or to terminate this agreement. I (we) understand the written request must be received at least 30 days prior to any change or termination. If funds are not available in my (our) savings/checking account, Insight may revoke this agreement at which time I (we) will still be responsible for all current and past due payments.

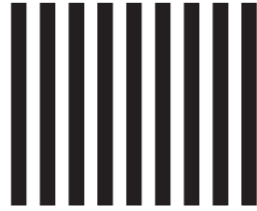
I (we) understand and agree that in order for Insight to make payments requested in this authorization, I (we) must have the payment amount available in my (our) savings/checking account. If funds are not available, Insight shall be under no liability whatsoever if such dishonor results in late charges, NSF (insufficient funds) fees, or revocation of my (our) credit card account.

I (we) agree that Insight's rights in respect to each withdrawal shall be the same as if it were a check drawn on my (our) account and personally signed by either of us, and that Insight shall be fully protected in honoring such a withdrawal. This agreement for authorized credit card payment supplements the terms of and conditions included on Insight's credit card agreement.

X \_\_\_\_\_  
Signature of Applicant Date

X \_\_\_\_\_  
Signature of Co-Applicant Date

NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES



**BUSINESS REPLY MAIL**  
FIRST-CLASS MAIL PERMIT NO. 3056 ORLANDO FL

POSTAGE WILL BE PAID BY ADDRESSEE

INSIGHT CREDIT UNION  
PO BOX 4900  
ORLANDO FL 32802-9628



P.O. Box 4900  
Orlando, FL 32802-4900



P.O. BOX 4900  
ORLANDO, FLORIDA 32802-4900  
407.426.6000  
OR TOLL-FREE 888.843.8328  
INSIGHTCREDITUNION.COM

Federally Insured by NCUA

M7/AP/09/15

Your Card,  
Your Choice



VISA® PLATINUM CREDIT CARDS FROM INSIGHT CREDIT UNION

Regardless of how many credit cards you may already have, an Insight Credit Union credit card can save you money and make your life easier. With three credit card options designed to meet your needs, low rates, no annual fees, worldwide acceptance, immediate access to cash, and automatic payment options, our Visa® Platinum cards are second to none. Apply today and add even more value to your Insight membership by choosing the credit card that is right for you.

**INSIGHT VISA® PLATINUM + REWARDS**

- Competitive Rates
- No Annual Fee
- 25-Day Grace Period
- Variable Pricing
- **UChoose Rewards®**

Say farewell to mediocre redemption options and hello to ones you actually want. Use your Insight Visa® Platinum credit card for all your day-to-day needs and earn 1 point for every \$1 you spend. Redeem your points to choose from a wide array of products to travel experiences and activities, event tickets, and much more! See a complete list of rewards at [www.uchooserewards.com](http://www.uchooserewards.com).

**INSIGHT VISA® PLATINUM**

- Competitive Rates
- No Annual Fee
- 25-Day Grace Period
- Variable Pricing

**INSIGHT VISA® PLATINUM SECURED**

- Rate at **17.99% APR**
- No Annual Fee
- 25-Day Grace Period
- Credit limit secured by Insight savings account

**NEVER FORGET ANOTHER PAYMENT**

Insight Credit Union can even handle your monthly credit card payment for you. You can have a fixed amount, the minimum payment due, or the entire amount of your statement balance deducted from your Insight checking or savings account each month. Simply fill out the attached Automatic Payment Form and drop it in the mail today or come by any Insight office to sign up for this optional service once you've received your credit card.

*Please detach at perforation, fold, and tape shut before mailing.*

**Choose One:**  Visa Platinum + Rewards  Visa Platinum  Visa Platinum Secured  
 Credit Limit Requested \$ \_\_\_\_\_ Credit Union Member # \_\_\_\_\_  
 Applicant Co-Applicant

Applicant Name (Last-First-Middle) \_\_\_\_\_ How Long? Yrs. Mos. / \_\_\_\_\_  
 Home Address (Street & No.) \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Mailing Address (if different than Home Address) City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Home Phone \_\_\_\_\_ Birth Date \_\_\_\_\_ Social Security No. \_\_\_\_\_  
 Mother's Maiden Name \_\_\_\_\_ Hire Date \_\_\_\_\_  
 Employer or Source of Income \_\_\_\_\_ Hire Date \_\_\_\_\_  
 Position \_\_\_\_\_ Hire Date \_\_\_\_\_  
 Business Phone No. \_\_\_\_\_ Gross Monthly Salary \$ \_\_\_\_\_  
 (Other income, alimony, child support, or separate maintenance income need not be revealed if you do not wish it to be considered as a basis of repayment.)  
 Source \_\_\_\_\_ Monthly Gross Amount \_\_\_\_\_  
 Are you obligated to pay alimony, child support, or separate maintenance?  Yes  No If yes, amount \$ \_\_\_\_\_ per \_\_\_\_\_  
 Driver's License No. \_\_\_\_\_  
 Issue Date \_\_\_\_\_ Expiration Date \_\_\_\_\_ State Issued \_\_\_\_\_

Complete this section only if this application is to be a joint account to be used by both the applicant and co-applicant, in which case both will be contractually liable.  
 Co-Applicant Name (Last-First-Middle) \_\_\_\_\_ How Long? Yrs. Mos. / \_\_\_\_\_  
 Home Address (Street & No.) \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Mailing Address (if different than Home Address) City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Home Phone \_\_\_\_\_ Birth Date \_\_\_\_\_ Social Security No. \_\_\_\_\_  
 Mother's Maiden Name \_\_\_\_\_ Hire Date \_\_\_\_\_  
 Employer or Source of Income \_\_\_\_\_ Hire Date \_\_\_\_\_  
 Position \_\_\_\_\_ Hire Date \_\_\_\_\_  
 Business Phone No. \_\_\_\_\_ Gross Monthly Salary \$ \_\_\_\_\_

**If you are self-employed**, include the nature of your business and a company name that may be verified.  
**If you are retired**, include the company name, the last position you had at the company from which you retired, and the date of your retirement.  
**If you are in the military**, include the branch of service, your duty station phone number, your rank, and your release date.

**About Where You Live**  Own  Rent  Live with Parents Monthly Payment or Rent \_\_\_\_\_  
 Name of Nearest Relative or Friend Not Living with You \_\_\_\_\_ Relationship \_\_\_\_\_  
 Home Address (City-State-Zip) \_\_\_\_\_ Phone \_\_\_\_\_  
 Name of Nearest Relative or Friend Not Living with You \_\_\_\_\_ Relationship \_\_\_\_\_  
 Home Address (City-State-Zip) \_\_\_\_\_ Phone \_\_\_\_\_  
 Are you a co-maker, endorser, or guarantor on any loan or contract?  Yes  No If "yes" for whom? \_\_\_\_\_ Amount \$ \_\_\_\_\_  
 Are there any unsatisfied judgments against you?  Yes  No If "yes" to whom owed? \_\_\_\_\_ Amount \$ \_\_\_\_\_  
 Have you ever had a car or other personal property repossessed by a dealer or finance company, filed for bankruptcy, or been a party to a wage assignment or collection suit, or have you ever been declined on a loan application in this credit union?  
 Yes  No If your answer to any part of this question is "yes," please give details: \_\_\_\_\_

It is the Credit Union's policy not to discriminate against any applicant with respect to color, race, religion, national origin, sex, marital status, age, receipt of public assistance, part-time income, or exercising rights under any consumer protection act. It is the Credit Union's intent to comply with all consumer credit protection statutes and regulations. You hereby certify that the information given is true, correct, and complete as of this date.  
 If there are any important changes, you will notify us in writing immediately. You also agree to notify us of any change in your name, address, or employment within a reasonable time thereafter. 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. 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. You understand that it is a federal crime to willfully and deliberately provide incomplete or inaccurate information on loan applications made to Federal Credit Unions or State Chartered Credit Unions insured by the NCUA.

**Insight Credit Union VISA (Without Rewards) Credit Card Disclosure**

Interest Rates and Interest Charges	Penalty APR and When it Applies	None
<b>Annual Percentage Rate (APR) for Purchases</b> <b>9.90% to 17.99%</b> <small>This APR will vary with the market based on the Prime Rate</small>	<b>Paying Interest</b> We will begin charging interest on cash advances and balance transfers on the transaction date. 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.	
<b>APR for Balance Transfers</b> <b>9.90% to 17.99%</b> <small>This APR will vary with the market based on the Prime Rate</small>	<b>Minimum Interest Charge</b> None	
<b>APR for Cash Advances</b> <b>9.90% to 17.99%</b> <small>This APR will vary with the market based on the Prime Rate</small>	<b>For Credit Card Tips from the Federal Reserve Board</b> To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at: <a href="http://www.federalreserve.gov/credcard">http://www.federalreserve.gov/credcard</a>	

**Insight Credit Union VISA (With Rewards) Credit Card Disclosure**

Interest Rates and Interest Charges	Fees
<b>Annual Percentage Rate (APR) for Purchases</b> <b>10.99% to 17.99%</b> <small>This APR will vary with the market based on the Prime Rate</small>	<b>Annual Fee</b> None
<b>APR for Balance Transfers</b> <b>10.99% to 17.99%</b> <small>This APR will vary with the market based on the Prime Rate</small>	<b>Transaction Fees</b> • Balance Transfer • Cash Advance • Foreign Transaction
<b>APR for Cash Advances</b> <b>10.99% to 17.99%</b> <small>This APR will vary with the market based on the Prime Rate</small>	<b>Penalty Fees</b> • Late Payment • Over-the-Credit Limit • Returned Payment
<b>Insight Credit Union VISA Secured Credit Card Disclosure</b>	<b>Other Fees</b> See Account Agreement
<b>Annual Percentage Rate (APR) for Purchases</b> <b>17.99%</b>	<b>Penalty Fees</b> • Late Payment • Over-the-Credit Limit • Returned Payment
<b>APR for Balance Transfers</b> <b>17.99%</b>	<b>Penalty Fees</b> • Late Payment • Over-the-Credit Limit • Returned Payment
<b>APR for Cash Advances</b> <b>17.99%</b>	<b>Other Fees</b> See Account Agreement

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)". See your Account Agreement for more details. **Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Account Agreement.  
**Security for Advances and Purchases:** The Credit Union will acquire a security interest in the property purchased with your credit card; and collateral securing other loans with us now and in the future may also secure this account. To secure your credit card account, you pledge all shares and/or deposits (including amounts in draft accounts) and payments and earnings thereon which you now or hereafter may have with us, whether held jointly, individually or in trust, as security for any and all monies advanced or purchases made by use of the Card and any interest accrued thereon. Upon default you authorize us to take what you owe us out of any such account (except Individual Retirement Accounts) you have with us. You further understand that such a security interest is a condition of the Credit Union granting you this line of credit.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_  
 Co-Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_  
 X \_\_\_\_\_ X \_\_\_\_\_  
 By signing below, you understand that, in extending credit, the Credit Union is relying on the foregoing application and financial information, which you assure is accurate and complete to the best of your knowledge. The Credit Union reserves the right to request additional information. The Credit Union is authorized to check your credit, employment and salary history; and, if approved, use of the card will bind you to the terms of the Agreement and Disclosure Statement, which will be mailed to you upon approval of your application.  
 Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_  
 Co-Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_  
 X \_\_\_\_\_ X \_\_\_\_\_

**For Credit Union Use Only**

Credit Score \_\_\_\_\_ Credit Limit \$ \_\_\_\_\_ Credit Card # \_\_\_\_\_  
 Percentage rate (APR) \_\_\_\_\_ # of Credit Cards Issued \_\_\_\_\_ Loan Officer \_\_\_\_\_  
 Visa Platinum + Rewards  Visa Platinum  Visa Platinum Secured  Approved  Rejected Date \_\_\_\_\_