

WIN 5000 POINTS!

SCORE NOW!

NEW ACCOUNTS SCORE

5000 POINTS

WHEN YOU MAKE \$500 OF PURCHASES IN 1ST 90 DAYS*

*With a New PeoplesChoice VISA card and ScoreCard® Rewards

- 2.99% 6 Month Introductory Rate
- Low Monthly Payment
- \$0 Cash Advance Fee
- \$0 Annual Fee – Low fixed Rate

PeoplesChoice

CREDIT UNION

Federally Insured by

NCU

LEVEL 1

Visit www.peopleschoicecreditunion.com/VISA

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for purchases	Introductory Rate 2.99% for the first 6 billing cycles 13.90% or 9.90% after the first 6 billing cycles based on your credit worthiness
APR for Cash Advances	13.90% or 9.90% based on your credit worthiness
APR for Balance Transfers	2.99% for the first 6 billing cycles when processed within the first 30 days of card opening 13.90% or 9.90% based on your credit worthiness
How to Avoid Paying Interest on Purchases	Your due date is 25 days after the close of each billing cycle. We will not charge 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 .
Transaction Fees	PeoplesChoice Visa does not charge any transaction fees.
Foreign Transactions	PeoplesChoice does not charge any international transaction fees or pass any VISA® international transaction fees along to the cardholder. Please refer to Section 11, Foreign Transactions, in the agreement for more information.

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).”

The information about the cost of the card described on this application was printed on September 1, 2024 and was accurate as of that date, but is subject to change after that date.

You should call the credit union at 1-877-785-6328 (toll-free) or write to: PeoplesChoice Credit Union, 23 Industrial Park Road, Saco, ME 04072 for any changes in the information about the cost of the card since the time of printing.

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

Loss of Introductory APR: We may end your introductory APR and apply the current APR if your payment is more than 60 days past the payment due date or your account exceeds it's credit limit two consecutive months or you close your account.

- ☐ Individual Credit: Complete Applicant section. Complete other section as follows: Information about the party making the payments if you are relying on alimony, spousal support, child support or separate/spousal maintenance as a basis for repayment.
- ☐ Joint Credit: Provide information about both of you by completing Applicant and other Applicant sections.

Credit limit requested \$ _____

Number of Cards desired? ☐ 1 ☐ 2

APPLICANT		
APPLICANT NAME (LAST-FIRST-MIDDLE)		MOTHER'S MAIDEN NAME
HOME ADDRESS (STREET & NO.)		HOW LONG
CITY-STATE-ZIP		
PREVIOUS HOME ADDRESS		
HOME PHONE ()	BIRTHDATE	CELLPHONE
SOCIAL SECURITY NO.	EMAIL	

■ CO-APPLICANT ■ SPOUSE ■ GUARANTOR		
APPLICANT NAME (LAST-FIRST-MIDDLE)		MOTHER'S MAIDEN NAME
HOME ADDRESS (STREET & NO.)		HOW LONG
CITY-STATE-ZIP		
PREVIOUS HOME ADDRESS		
HOME PHONE ()	BIRTHDATE	CELLPHONE
SOCIAL SECURITY NO.	EMAIL	

NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.

BUSINESS PHONE ()	GROSS ANNUAL INCOME \$	NET MONTHLY PAY \$
OTHER INCOME \$ PER	SUPERVISOR'S PHONE ()	TYPE OF BUSINESS
CURRENT EMPLOYER	TITLE/GRADE/RANK	SELF EMPLOYED ☐ YES ☐ NO
BUSINESS ADDRESS		
PREVIOUS EMPLOYER	TITLE/GRADE/RANK	START DATE
PREVIOUS BUSINESS ADDRESS		END DATE

BUSINESS PHONE ()	GROSS ANNUAL INCOME \$	NET MONTHLY PAY \$
OTHER INCOME \$ PER	SUPERVISOR'S PHONE ()	TYPE OF BUSINESS
CURRENT EMPLOYER	TITLE/GRADE/RANK	SELF EMPLOYED ☐ YES ☐ NO
BUSINESS ADDRESS		
PREVIOUS EMPLOYER	TITLE/GRADE/RANK	START DATE
PREVIOUS BUSINESS ADDRESS		END DATE

LIST ALL ASSETS AND DEBTS – ATTACH OTHER SHEETS IF NECESSARY.						
DEBTS	OWED TO	ADDRESS	ACCOUNT NO.	PRESENT BALANCE	MONTHLY PAYMENTS	MONTH AMT. PAST DUE
MORTGAGE OR RENT			#	\$	\$	\$
SECOND MORTGAGE			#	\$	\$	\$
AUTO LOAN			#	\$	\$	\$
CREDIT UNION			#	\$	\$	\$
CREDIT CARD			#	\$	\$	\$
CREDIT CARD			#	\$	\$	\$
CHILD SUPPORT, ALIMONY OR MAINTENANCE				\$	\$	\$
OTHER			#	\$	\$	\$

ASSETS							
LIST ALL OTHER ITEMS YOU OWN FREE AND CLEAR ON ANOTHER SHEET IF NECESSARY.							
HOME ☐ OWN ☐ RENT	YEARS THERE	ESTIMATED MARKET VALUE \$	AUTO LICENSE(S)	MAKE OF AUTO 1	YEAR	MAKE OF AUTO 2	YEAR
OTHER/DESCRIBE	MARKET VALUE \$	OTHER/DESCRIBE	MARKET VALUE \$	OTHER/DESCRIBE	MARKET VALUE \$		

ARE YOU A COMAKER OF ANY OTHER LOANS? ☐ YES ☐ NO

HOW MUCH? FOR WHOM?

HAVE YOU EVER FILED BANKRUPTCY? ☐ YES ☐ NO

ARE YOU A U.S. CITIZEN? ☐ YES ☐ NO

HAVE YOU ANY LEGAL PROCEEDINGS AGAINST YOU? ☐ YES ☐ NO

FINANCIAL REFERENCES	
SHARE ACCOUNT NUMBER/AMOUNT	
NAME AND ADDRESS OF DEPOSITORY	PHONE

PERSONAL REFERENCES	
NAME AND ADDRESS OF NEAREST RELATIVE (NOT LIVING WITH YOU)	RELATIONSHIP
HOME PHONE	

STATEMENT OF INTENT ☐ BORROWER PROTECTION PLAN Check if desired	Check if you desire to enroll in the Borrower Protection Plan. The credit union will disclose the cost of this voluntary insurance to you. A separate insurance election which discloses the terms and conditions must be signed for coverage to become effective.
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Consumer Reports (Credit Reports) may be obtained in connection with this application. If you request, 1) you will be informed whether or not consumer reports were obtained; and 2) if reports were obtained you will be informed of the names and addresses of the consumer reporting agencies (credit bureaus) that furnished the reports. The credit union is relying on what you stated in this application and you acknowledge that everything you have stated is true and correct and that you have provided a COMPLETE listing of all your debts and obligations. By signing below you acknowledge receipt of and agree to the terms of the Visa Credit Card Agreement that was attached to this application when you received it.

APPLICANT'S SIGNATURE X	DATE	CO-APPLICANT'S SIGNATURE X	DATE
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FOR CREDIT UNION USE ONLY CREDIT LIMIT \$ _____ VISA ACCOUNT NO. _____ MEMBER CREDIT UNION ACCOUNT NO. _____ COMMENTS/CONDITIONS _____ _____ _____	☐ APPROVED ☐ REJECTED CREDIT COMMITTEE LOAN OFFICER _____ DATE _____ Approved for ☐ 13.90% ☐ 9.90%
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RETURN THIS APPLICATION TO PEOPLESCHOICE CREDIT UNION