

Place
Stamp
Here

Seaboard Federal Credit Union
PO Box G
Bucksport, ME 04416-1207



SEABOARD
FEDERAL CREDIT UNION

The smart place for your money

www.seaboardfcu.com

When you use Seaboard Federal Credit Union's Visa Card, the following benefits are yours!

Visa Credit Card Benefits

- Automatic travel accident insurance

You, your spouse and dependent children up to age 19 (age 23 if a full-time student at an accredited school or college) are automatically covered with common carrier travel accident insurance every time you travel by air, bus, train, ship, taxi, or any other common carrier anywhere in the world when you charge your entire fare to your credit card. This coverage is available to you at NO EXTRA COST.

- Toll-free travel reservation service
- Bonus travel dividends
- Auto rental discounts
- Credit card registration
- Key registration
- Auto rental insurance
- Travel protection
 - Lost luggage locator service
 - Lost or damaged luggage insurance
 - Hotel-motel theft insurance
- Medical assistance
- Concierge service
- Quarterly newsletter

Additional Visa Gold Benefits

- Warranty Manager service
- Gold Travel Assistance services*

* provides assistance and referral only

ScoreCard Bonus Point Program

Earn points good for FREE gifts and travel! You will earn points each time you use your credit card. Points earned will be listed on your statement. To find out more about how the program works, call the Credit Union today, or visit www.scorecardrewards.com.



Application for Credit Insurance

"You" or "Your" means the member and the joint insured (if applicable).

Credit insurance is voluntary and not required in order to obtain this credit card.

You may select any insurer of your choice. You can get this insurance only if you check the Yes box below and sign your name and write in the date. The rate you are charged for the insurance is subject to change. You will receive written notice before any increase goes into effect. You have the right to stop this insurance by notifying your credit union in writing. Your signature below means you agree that if you are eligible for insurance, you authorize the credit union to add the charges for insurance to your loan each month. You are eligible for insurance up to the Maximum Age for insurance. Insurance will stop when you reach that age.

Credit Insurance Schedule

Maximum amount of loan insurable: None

Maximum age for insurance: 70

Cost Disclosure

Credit Life rate per \$100 of the monthly loan balance is **\$.046** for single coverage or **\$.076** for joint coverage.

You agree to pay the charges shown.

Note: the life insurance contains certain benefit exclusions, including a pre-existing condition exclusion. Please refer to your certificate for details.

Coverage Selected

Single Credit Life Yes No

Joint Credit Life Yes No

Please print or type name of member Account #

Date of birth Signature of member Date

Date of birth Signature of joint insured Date

Visa Credit Application

Credit Card Choice

Check only one

- Visa
 Visa Gold
 Minimum \$5,000

Check Account Choice

Check only one

- Individual Account
 Joint Account
 Credit Limit Increase

Credit Limit Requested \$ _____

See reverse for disclosure and signature

Applicant Note: All applicable sections should be filled out completely. If not, processing of your application may be delayed.

Last Name		First		Middle		Social Security Number	
Date Of Birth	# of Dependents	Home Phone		Own	Rent	Other	
Current Address		City	State	Zip Code		Monthly Payment	
Mailing Address		City	State	Zip Code		How Long (years)	
Previous Address		City	State	Zip Code		How Long (years)	
Employer	Self-employed? <input type="checkbox"/> Yes <input type="checkbox"/> No	Work Phone		How Long (years)		Monthly Gross Income \$	
Employer Address		Position/Occupation		How Long (years)		Amount per month \$	
Name and Address of Previous Employer		Home Phone		Relationship			
Source of Additional Income*		City		State	Zip Code		
Nearest Relative (not living with you)		Home Phone		Relationship			
Their Address		City	State	Zip Code			

* You need not furnish alimony, child support, or maintenance income information if you do not want us to consider it in evaluating your application.

Co-Applicant

Complete this section only if co-applicant is applying for a joint account

Last Name		First		Middle		Social Security Number	
Date Of Birth	# of Dependents	Home Phone		Own	Rent	Other	
Current Address		City	State	Zip Code		Monthly Payment	
Previous Address		City	State	Zip Code		How Long (years)	
Employer	Self-employed? <input type="checkbox"/> Yes <input type="checkbox"/> No	Work Phone		How Long (years)		Monthly Gross Income \$	
Employer Address		Position/Occupation		How Long (years)		Amount per month \$	
Name and Address of Previous Employer		Home Phone		Relationship			
Source of Additional Income*		City		State	Zip Code		

* You need not furnish alimony, child support, or maintenance income information if you do not want us to consider it in evaluating your application.

Credit Information

Attach additional sheet if necessary

Credit Union/Bank Name and Address	Branch	Loans	<input type="checkbox"/> Open	<input type="checkbox"/> Closed
Checking Account Number/Name Listed		Savings Account Number/Name Listed		

Name and address of creditor	Name under which account is carried	Account Number	Balance	Monthly payment
1. Automobile				
2. Home Mortgage				
3. Bank Credit Card/Bank Name and Address				
4. Child Support/Alimony/Other				

Credit Disclosures

Card Type	Annual Percentage Rate For Purchases, Balance Transfers and Cash Advances				Method of Computing Balance for Purchases	International Transaction Fee	Fees
	A	B	C	D			
Visa Classic	11.9%	12.9%	13.9%	16.9%	Average daily balance excluding new purchases*	1% Currency Conversion	No annual fee Late payment fee: \$10.00 for \$500.00 balance & less Late payment fee, \$25.00 for balance of \$500.01 & higher. No cash advance fee. Balance transfer fee 2% of transfer, max \$25 Over-the-limit fee \$20 if over credit limit by \$100.00
Visa Gold	8.9%	9.9%	N/A	N/A	25 days*	0.8% Non-Currency Conversion	

At the date this application was printed (shown at the bottom of page) the rate and terms information listed in this table was accurate. Because rates and terms are subject to change, you may contact us for the current information by calling or writing the Credit Union, or visiting www.seaboardfcu.com.

*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 billing cycle during which such transactions are posted to your account within 25 days from the closing date of that statement. If you elect not to pay the entire new balance shown on your 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 statement closing date (but not on Credit Purchases posted during the current billing period) 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 balances 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 subtracting from the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any payments as received and credits as posted to your account, but excluding any unpaid finance charges. **A finance charge will be imposed on Cash Advances from the date made and will continue to accrue until the date of payment.**

Visa assessed surcharge/access fee for ATM or manual cash disbursement transactions initiated outside of the U.S. region:* Visa assesses a cash disbursement fee of U.S. \$1.25 on international ATM transactions where a surcharge fee has not been assessed. Visa assesses a cash disbursement fee of U.S. \$0.50 on international ATM transactions where a surcharge fee has been assessed. *Except in Visa Europe Region.

Signature(s)

Please read the following carefully before signing

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. I/We agree to be bound by the terms and conditions of the credit card agreement, a copy of which will be mailed to the applicant if this application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicant's use. If this is a joint application, the undersigned shall be jointly and severally liable for any and all credit extended from time to time.

X Applicant Signature _____ Date _____

X Co-Applicant Signature _____ Date _____

For internal use only

Visa Account Number	Visa Account Number	Credit Line	Credit Line	Approved By	Approved By
Date Approved	Date Approved	Credit Line	Credit Line	Approved By	Approved By