

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.



Business Services Offered

- Business Loans
- Business Mortgages
- Business Line of Credit
- Business Visa® Cards
- Business Savings/Checking Accounts
- Business Club Accounts
- Business Money Market Accounts (\$2,500.00 minimum)
- PowerPay
(Merchant Card Processing)
- TT&L
- HSA
(Health Savings Accounts)
- Power Line
(Home Banking 24/7)
- PS24
(Phone Service)
- Night Depository

Visa Credit Application

Credit Card Choice
Check only one

- Visa® Classic®
 Visa Gold
 Minimum \$5,000

Check Account Choice
Check only one

- Business Account
 Credit Limit Increase

Credit Limit Requested \$ _____

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

Business Name		TIN Number	
Date Business Started	Business Phone		
Current Address	City	State	Zip Code
Mailing Address	City	State	Zip Code
Type of Business:			
<input type="checkbox"/> Sole <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> LLC <input type="checkbox"/> Organization <input type="checkbox"/> Other _____			
Income Verification: <input type="checkbox"/> Attach two years business tax returns and/or accountant prepared statements.			

Authorized Users

for each person getting a card with the business name

Last Name		First	Middle	Social Security Number		
Date Of Birth	# of Dependents	Home Phone	Own	Rent	Other	Monthly Payment
Current Address	City	State	Zip Code	How Long (years)		
Previous Address	City	State	Zip Code	How Long (years)		

Last Name		First	Middle	Social Security Number		
Date Of Birth	# of Dependents	Home Phone	Own	Rent	Other	Monthly Payment
Current Address	City	State	Zip Code	How Long (years)		
Previous Address	City	State	Zip Code	How Long (years)		

Credit Information

Attach additional sheet if necessary

Credit Union/Bank Name and Address _____
 Branch _____
 Open 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. Automobiles				
2. Business Mortgage				
3. Bank Credit Card/Bank Name and Address				

Credit Disclosures

Card Type	Annual Percentage Rate For Purchases, Balance Transfers and Cash Advances				Grace Period for Repayment	Method of Computing Balance for Purchases	International Transaction Fee	Fees
	A	B	C	D				
Visa Classic	11.9%	12.9%	13.9%	16.9%	25 days*	Average daily balance excluding new purchases*	1% Currency Conversion	No annual fee Late payment fee 10% of minimum payment due No cash advance fee Over-the-limit fee \$20 if over credit limit by \$100
Visa Gold	8.9%	9.9%	N/A	N/A			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.**

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. If/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

Personal Guarantor Signature

Date

X

Personal Guarantor Signature

Date

For internal use only

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