

iSAVE CREDIT APPLICATION

501 Industrial Highway, Ridley Park, PA 19078 ACCOUNT NUMBER - APPLICANT ACCOUNT NUMBER - CO-APPLICANT Phone: (610) 595-2929 • Toll Free: (888) 595-2920 Fax: (610) 595-2933 • Website: bhcu.org Applicant Information PRINT OR TYPE ALL INFORMATION Spouse/Co-Applicant Information 1. If You live in Puerto Rico or a community property state, are You: 4. Complete Spouse/Co-Applicant Information only if: a. This is for joint credit with Your Spouse or other Co-Applicant; b. Your Spouse will use Your Account: ☐ Married ☐ Separated ☐ Unmarried (Includes Single, Divorced and Widowed) You are relying on Your Spouse's income as a source of repayment for the credit requested; or You live in a community property state or jurisdiction: Arizona, California, Idaho, Louisiana, 2. Married applicants can apply for individual credit. Indicate if You would like: Nevada, New Mexico, Texas, Washington, Wisconsin, or Puerto Rico. ☐ Individual Credit ☐ Joint Credit with Your Spouse/Co-Applicant Whenever used in this application, the words "You" and "Your" refer to the Applicant(s) 3. Method of Payment: Payroll Deduction Automatic Share Transfer Cash Payment or Spouse/Co-Applicant and the words "We," "Us," and "Our" refer to the Lender. **Credit Applied For:** Type of credit _ Amount Requested \$_ Collateral Offered__ Purpose _ Value: \$ If applying for a Credit Card, please refer to the Important Credit Card Disclosures located on Page 3. **APPLICANT** SPOUSE/CO-APPLICANT FIRST NAME INITIAI LAST NAME INITIAI LAST NAME SOCIAL SECURITY NUMBER BIRTHDATE SOCIAL SECURITY NUMBER BIRTHDATE CURRENT STREET ADDRESS CURRENT STREET ADDRESS APT NO YEARS THERE YEARS THERE ZIP STATE MOTHER'S MAIDEN NAME DRIVER'S LICENSE NUMBER MOTHER'S MAIDEN NAME DRIVER'S LICENSE NUMBER FORMER ADDRESS (COMPLETE IF PREVIOUS ADDRESS IS LESS THAN 2 YEARS) FORMER ADDRESS (COMPLETE IF PREVIOUS ADDRESS IS LESS THAN 2 YEARS) YEARS THERE YEARS THERE DO YOU: OWN RENT OTHER HOME TELEPHONE AGES OF DEP HOME TELEPHONE AGES OF DEP. NO. OF DEP. DO YOU: OWN RENT OTHER NAME OF PERSONAL REFERENCE NOT LIVING WITH YOU NAME OF PERSONAL REFERENCE NOT LIVING WITH YOU CONTACT NUMBER EMPLOYMENT AND INCOME If self-employed, attach financial statement or income tax returns. CURRENT EMPLOYER (INCLUDE EMPLOYEE I.D. IF APPLICABLE) CURRENT EMPLOYER (INCLUDE EMPLOYEE I.D. IF APPLICABLE) EMPLOYMENT DATE ADDRESS/CITY/STATE/ZIP ADDRESS/CITY/STATE/ZIP WORK TELEPHONE POSITION MO. GROSS INCOME WORK TELEPHONE POSITION MO. GROSS INCOME FORMER EMPLOYER POSITION FORMER EMPLOYER POSITION YEARS THERE YEARS THERE OTHER INCOME Alimony, child support, or separate maintenance income need not be revealed if You do not choose to have it considered (proof of other income required). TYPE OF OTHER INCOME TYPE OF OTHER INCOME NAME AND ADDRESS OF PAYER NAME AND ADDRESS OF PAYER ASSETS AND DEPOSITS Attach a separate sheet if necessary. ACCOUNT NUMBER/TYPE DESCRIPTION BALANCE/VALUE DESCRIPTION ACCOUNT NUMBER/TYPE BALANCE/VALUE

CRE	D	ΙT	INFORMATION Please list all open accounts w	vith or	without	a bal	lance.	Attach separate sheet if no	ecessary.	D=Debts to be p	aid off if loa	ın is gr	anted		
PLEA CHEC	CK		LENDER (OR OTHER) NAME & ADDR LIST ALL OBLIGATIONS INCLUDING CREDIT U		LOANS			ACCOUNT NUMBER	INTEREST RATE	ORIGINAL AMOUNT	BALA	NCE		MONT PAYM	
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			swer the following questions. swer is given, explain on attached sheet.	YES	A _{NO}	YES	C No	TC)TAL	S					
1. Hav	/e Y	′ou	filed a petition for bankruptcy in the last 10 years?					Please Check: A	A=Applicant/Co	o-Signer C=Co-Ap	plicant	YES	NO	YES	C NO
2. Hav	/e Y	ou/	ever had any auto, furniture or property repossessed?					6. Have You any Oblig	ations not listed	1 ?					
3. Are	Yo	u a	co-maker or co-signer on any loan?					7. Do You have any pa	ast due bills?						
			n Amount \$					8. Is any income You h	nave listed likely	to reduce in the ne	xt 2 years?				
4. Hav	/e Y	ou/	ever had credit in any other name?					9. Indicate immigration		Пъо	5	Пол			
Wh			neany suits pending, judgments filed, alimony or support					- ··· _		Permanent U.S.		Oth			
			painst You?					Co-Applicant LI U	J.S. Citizen	Permanent U.S.	Resident	☐ Oth	ier		
You we employ agree You wits ten facsing signat	varr byee will r ms. nile ture	rant es a nt a rece . If sig	the truth of the above information and You realize the and agents to investigate and verify any information pand disclosure, You agree and understand that if approximate a copy of that agreement and disclosure no later this is a joint application, You agree that such liability gnature will have the same legal force and effect as if You are issued a credit card, debit card or ATM and any dividends due or to become due to You from Your debit card or ATM card.	orovide oved, \ than to y is jo Your // card	ed to U You are the tim int and origina d, by s	Js by e cont e of ` d seve al sig	You. I tractua Your fil eral. Y nature	f this application is for a ally liable according to the est credit advance and Y ou authorize Us to acce . You assume any risk ow, You grant and co	a credit card or e applicable ter ou promise to ept Your facsing that may be a nsent to a lie	Feature Category rms of the credit lin pay all amounts c nile signatures on associated with pe n on Your share	contained in e account again harged to Yes this applica rmitting Us swith Us (n Our or greeme our acc tion and to acce excep	credit ent an count nd agr ept Yo t IRA	line ac d disclo accord ee that our fact and K	count osure. ling to t Your simile (eogh
	ere	by	acknowledge Your intent to apply for joint creditApp	olicant	's Initia	als		Co-Applicant's Initials							
X	natı	ure	of Applicant	Date				X Signature of Spouse/0	Co-Applicant			Dat	<u></u>		
			LOAN OFFICER							PROVING S	IGNATI	IDE	3		
			ADVANCE APPROVED YES NO REFER	RRFD	TO CC					APPROVED D			,		
DESC			COUNTER OFFER WILL BE MADE. IF ACCEPTED, LO COUNTER OFFER					Псоинт		L BE MADE. IF AC			PRO\	/ED	
SPECI	IFIC	RI	EASON(S) FOR REJECTION/APPROVAL												
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IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card are accurate as of the effective date of January 1, 2024. You can call Us at (888) 595-2920 or write Us at 501 Industrial Highway, Ridley Park, PA 19078 to inquire if any changes have occurred since the effective date.

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Interest Rate and Interest Charges								
Annual Percentage Rate (APR) For Purchases	VISA iSAVE: 12.99% This APR will vary with the market based on the Prime Rate.							
APR For Balance Transfers	VISA iSAVE: 12.99% This APR will vary with the market based on the Prime Rate.							
APR For Cash Advances	VISA iSAVE: 12.99% This APR will vary with the market based on the Prime Rate.							
How to Avoid Paying Interest on Purchases	We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing 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 .							
Fees								
Transaction FeesCash AdvanceBalance Transfer	3.00% of the amount of each cash advance 0% of the amount of each balance transfer							
Penalty Fees								
Late PaymentReturned Payment	Up to \$25.00 Up to \$25.00							
How We Will Calculate Your Balan	ce: We use a method called "average daily balance (including new purchases)."							
Features iSAVE Cash Back	 Earn iSAVE Cash Back when you use your credit card to make purchases, minus returns, credits, and adjustments ("Net Purchases"). The following transactions are not considered purchases and will not earn iSAVE Cash Back rewards: Balance Transfers and Cash Advances (each as defined in your Credit Card Agreement), fees, interest charges, fraudulent transactions, and certain other charges. Earn 1% iSAVE Cash Back (equal to \$0.01 for every \$1) on Net Purchases charged to the card each billing cycle. iSAVE Cash Back will post to the member's iSAVE Savings account by the 15th or 							