



iSAVE CREDIT APPLICATION

501 Industrial Highway, Ridley Park, PA 19078
 Phone: (610) 595-2929 • Toll Free: (888) 595-2920
 Fax: (610) 595-2933 • Website: bhcu.org

ACCOUNT NUMBER – APPLICANT	ACCOUNT NUMBER – CO-APPLICANT	DATE
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Applicant Information PRINT OR TYPE ALL INFORMATION 1. If You live in Puerto Rico or a community property state, are You: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Includes Single, Divorced and Widowed) 2. Married applicants can apply for individual credit. Indicate if You would like: <input type="checkbox"/> Individual Credit <input type="checkbox"/> Joint Credit with Your Spouse/Co-Applicant 3. Method of Payment: <input type="checkbox"/> Payroll Deduction <input type="checkbox"/> Automatic Share Transfer <input type="checkbox"/> Cash Payment	Spouse/Co-Applicant Information 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; c. You are relying on Your Spouse's income as a source of repayment for the credit requested; or d. You live in a community property state or jurisdiction: Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, Wisconsin, or Puerto Rico. 5. Definitions: Whenever used in this application, the words "You" and "Your" refer to the Applicant(s) or Spouse/Co-Applicant and the words "We," "Us," and "Our" refer to the Lender.
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Credit Applied For:
 Type of credit _____ Term _____ Amount Requested \$ _____
 Purpose _____ Collateral Offered _____ Value: \$ _____

If applying for a Credit Card, please refer to the Important Credit Card Disclosures located on Page 3.

APPLICANT

FIRST NAME	INITIAL	LAST NAME	
SOCIAL SECURITY NUMBER		BIRTHDATE	
CURRENT STREET ADDRESS		APT. NO.	YEARS THERE
CITY		STATE	ZIP
MOTHER'S MAIDEN NAME		DRIVER'S LICENSE NUMBER	
FORMER ADDRESS (COMPLETE IF PREVIOUS ADDRESS IS LESS THAN 2 YEARS)			YEARS THERE
DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> OTHER	HOME TELEPHONE	NO. OF DEP.	AGES OF DEP.
AMOUNT \$ _____			
NAME OF PERSONAL REFERENCE NOT LIVING WITH YOU		CONTACT NUMBER	

SPOUSE/CO-APPLICANT

FIRST NAME	INITIAL	LAST NAME	
SOCIAL SECURITY NUMBER		BIRTHDATE	
CURRENT STREET ADDRESS		APT. NO.	YEARS THERE
CITY		STATE	ZIP
MOTHER'S MAIDEN NAME		DRIVER'S LICENSE NUMBER	
FORMER ADDRESS (COMPLETE IF PREVIOUS ADDRESS IS LESS THAN 2 YEARS)			YEARS THERE
DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> OTHER	HOME TELEPHONE	NO. OF DEP.	AGES OF DEP.
AMOUNT \$ _____			
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)		EMPLOYMENT DATE	
ADDRESS/CITY/STATE/ZIP			
WORK TELEPHONE	POSITION	MO. GROSS INCOME	
FORMER EMPLOYER	POSITION	YEARS THERE	

CURRENT EMPLOYER (INCLUDE EMPLOYEE I.D. IF APPLICABLE)		EMPLOYMENT DATE	
ADDRESS/CITY/STATE/ZIP			
WORK TELEPHONE	POSITION	MO. GROSS INCOME	
FORMER EMPLOYER	POSITION	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	MONTHLY AMOUNT
NAME AND ADDRESS OF PAYER	

TYPE OF OTHER INCOME	MONTHLY AMOUNT
NAME AND ADDRESS OF PAYER	

ASSETS AND DEPOSITS Attach a separate sheet if necessary.

DESCRIPTION	ACCOUNT NUMBER/TYPE	BALANCE/VALUE

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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.

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 Fees	
<ul style="list-style-type: none"> Cash Advance Balance Transfer 	3.00% of the amount of each cash advance 0% of the amount of each balance transfer
Penalty Fees	
<ul style="list-style-type: none"> Late Payment Returned Payment 	Up to \$25.00 Up to \$25.00

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

Features

iSAVE Cash Back	<ul style="list-style-type: none"> 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 of each month for the prior billing cycle's Net Purchases. Credit card available to all members with an iSAVE Savings account
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