

VISA APPLICATION
LOUISVILLE GAS & ELECTRIC CO CREDIT UNION
PO BOX 32040
LOUISVILLE KY 40232
PHONE (502) 627-3140 FAX (502) 627-4670

VISA INFORMATION

CREDIT LIMIT REQUESTED \$ _____
 NEW REQUEST _____ REISSUE _____ CREDIT LIMIT INCREASE _____

INSURANCE INFORMATION (Check if desired)

_____ Single Credit Disability Insurance _____ Single Credit Life Insurance _____ Joint Credit Life Insurance

PERSONAL INFORMATION

JOINT CARD USER _____

JOINT BIRTHDATE _____		JOINT SOCIAL SECURITY NUMBER _____	
NAME (LAST, FIRST, MI) _____			
ACCOUNT NUMBER _____		SOCIAL SECURITY NUMBER _____	
BIRTH DATE _____	HOME PHONE _____	WORK PHONE _____	CELL / PAGER NUMBER _____
PRESENT ADDRESS (STREET, CITY, STATE, ZIP) _____ _____			
MONTHLY MORTGAGE/RENT PAYMENT \$ _____		YEARS AT THIS ADDRESS _____	
MORTGAGE COMPANY OR LANDLORD NAME _____			
MONTHLY PAYMENT FOR CHILD SUPPORT/ALIMONY \$ _____			
IF AT CURRENT ADDRESS LESS THAN 2 YEARS, LIST ALL ADDRESSES FOR THE PAST FIVE YEARS. _____ _____			

REFERENCE INFORMATION

NAME AND ADDRESS OF TWO NEAREST FAMILY MEMBERS NOT LIVING WITH YOU .			
NAME	PHONE #	NAME	PHONE #
ADDRESS		ADDRESS	
RELATIONSHIP		RELATIONSHIP	

EMPLOYMENT INFORMATION

NAME AND ADDRESS OF EMPLOYER _____ _____			
JOB TITLE _____	SUPERVISOR'S NAME _____		
START DATE _____	WORK LOCATION _____		
EMPLOYMENT INCOME (Gross Pay) \$ _____ PER HOUR OTHER INCOME \$ _____ PER _____ SOURCE _____ Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.			
IF EMPLOYED IN CURRENT POSITION LESS THAN 3 YEARS, LIST ALL EMPLOYMENT FOR THE PAST 5 YEARS. _____			

I hereby authorize the Credit Union to check my credit and employment experience. I understand that the Credit Union will provide information to Credit Bureaus and other creditors about my credit experience with them. My statements on this application are correct to the best of my knowledge. I confirm that my use of this credit card issued to me by the Credit Union constitutes my willful agreement to the conditions of the Louisville Gas and Electric Credit Union Credit Card Agreement and Disclosures. And, I (we) further grant the Credit Union a security interest in all of my share accounts up to the credit card limit held in the Credit Union to secure what I (we) owe. When I am in default, the Credit Union is authorized to pay past due balances from my (our) share accounts. **SEE REVERSE SIDE OF FORM FOR APR AND COST DISCLOSURES.**

SIGNATURE _____ **DATE** _____

JOINT SIGNATURE _____ **DATE** _____

NOTICE: IF YOU WISH TO DISCLOSE ANY INFORMATION ABOUT YOUR CREDIT HISTORY AND/OR CURRENT CREDIT OBLIGATIONS PLEASE, CHECK THIS LINE AND WRITE YOUR DISCLOSURE ON THE BACK OF THIS FORM. _____

OFFICE USE ONLY

LOAN APPROVAL: DATE _____ CREDIT LIMIT _____ VARIABLE RATE _____

LOAN CONDITIONS: _____

LOAN DENIAL: DATE _____ REASON _____

LOAN OFFICER _____ CREDIT COMMITTEE _____

TABULAR DISCLOSURE		
	CLASSIC VISA	PLATINUM VISA
INTEREST RATE AND INTEREST CHARGES		
ANNUAL PERCENTAGE RATE (APR) FOR PURCHASES	13.90%	9.90%
Cash Advance APR	13.90%	9.90%
Balance Transfer APR	10.90%	6.90%
How to Avoid Paying Interest On Purchases	Your due date is at least 25 days from the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.	
Method of Computing the Balance for Purchases	Average Daily Balance (Including New Purchases)	
FEES		
Annual Fee	None	
Transaction Fees		
Balance Transfer	None	
Cash Advance	None	
Foreign Transaction	None	
Penalty Fees		
Late Payment Fee	\$20.00	
Minimum Finance Charge	None	
Transaction fee for Purchases	None	
Over-the-Credit Limit Fee	None	
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .	

The information about the costs of the card described in this application is accurate as of 10/2009. This information may have changed after that date. To find out what may have changed, contact the credit union.

*See agreement for more information.