



**KINECTA**<sup>™</sup>  
FEDERAL CREDIT UNION

[Click here to read Disclosures](#)

# Kinecta Student VISA Application

## Applicant Information *(please print)*

Member Number \_\_\_\_\_

Member's Name (last, first, middle initial)		Social Security No.	Birth Date	Home Phone No.
				Email address
Permanent Mailing Address	City	State	Zip	Country
				Driver License No./State
School Mailing Address	City	State	Zip	Country
				Mother's Maiden Name
Name of Nearest Relative (not living with you)	Relationship	Relative's Address		Relative's Phone Number

## School Information

PLEASE INCLUDE A PHOTOCOPY OF EITHER: YOUR CURRENT STUDENT I.D. CARD SHOWING REGISTRATION IN THE CURRENT SEMESTER; OR YOUR CURRENT CLASS SCHEDULE; OR A COPY OF YOUR TUITION RECEIPT; OR YOUR CURRENT TRANSCRIPT.

Name of School (no abbreviations)		State	Zip	Student I.D.
<input type="radio"/> Full Time	Graduation Date	Class		
<input type="radio"/> Half Time		<input type="radio"/> Freshman <input type="radio"/> Sophomore <input type="radio"/> Junior <input type="radio"/> Senior <input type="radio"/> Graduate Student		

## Additional Personal Information

COMPLETE ONLY FOR JOINT OR SECURED CREDIT, OR IF YOU RESIDE IN A COMMUNITY PROPERTY STATE SUCH AS: AZ, CA, ID, LA, NM, NV, TX, WA, WI

<input type="radio"/> Married	This application is for: <input type="radio"/> Applicant <input type="radio"/> Applicant and spouse <input type="radio"/> Co-applicant	No. of dependents (not including self)
<input type="radio"/> Separated		
<input type="radio"/> Unmarried (single, divorced, widowed)	If the co-applicant is other than a spouse, separate application is required.	
Date moved to residence: Mo. _____ Yr. _____	Monthly Housing Expense: \$ _____ <input type="radio"/> Own <input type="radio"/> Rent <input type="radio"/> Live with Parents <input type="radio"/> Other _____	

## Additional Card Holder Information

Name (First, Middle, Last)	Credit Union Account No.	Social Security No.	Birth Date / /
Employer Name	Monthly Gross Income \$	Work Telephone ( )	
Employer Address	Job Title	Hire Date Month _____ Year _____	

By signing below, I/we certify that the information on this application is accurate, true and correct. If there are important changes in my/our financial condition, I/we will notify Kinecta Federal Credit Union in writing immediately. I/We understand that any false statement for the purpose of influencing in any way the action of any Federal Credit Union upon any loan application is a violation of section 1014, title 18 U.S. code. If applicable, Kinecta Federal Credit Union is authorized to make inquiries to my/our employer(s) as to my/our salary, payroll deductions, addresses or any other pertinent information and may also request information pertaining to my/our past, present or future employment records.

I/We agree to pay Kinecta for transactions posted to my/our account in accordance with the credit card agreement and any disclosure statement. The terms and conditions of which are incorporated herein by this reference. I/We agree that any resulting loan shall be interpreted in accordance with applicable federal law and the laws of the State of California without resort to California's conflicts of law rules.

I/We authorize Kinecta Federal Credit Union to gather whatever credit information Kinecta Federal Credit Union considers necessary and appropriate. I/We authorize Kinecta Federal Credit Union to give information concerning Kinecta's Federal Credit Union credit experience with me/us to others. I/We understand that Kinecta Federal Credit Union will retain this application whether or not credit is approved.

I/We agree that a photograph or facsimile of this application shall be as binding as the original and shall be admissible in lieu of the original in any proceeding in which it is, or may, a relevant document. I have read and understand the Agreements on the reverse side.

Signature of Applicant \_\_\_\_\_

Date \_\_\_\_\_

Signature of Co-Applicant \_\_\_\_\_

Date \_\_\_\_\_





## Kinecta Credit Card Limited Disclosure

As of August 15, 2003

<b>Student VISA Classic</b>	
<b>APR for Purchases and Cash Advances</b>	<b>9.9%</b>
<b>APR for Late Payment</b>	18%*****
<b>Grace Period on new purchases</b>	25 days <sup>†</sup>
<b>Method of computing the balance of purchases</b>	Average Adjusted Daily Balance (including current transactions)
<b>Annual Membership Fee</b>	\$0
<b>Cash Advance Fee (ATM, Over-the-counter, convenience checks, balance transfers)</b>	1% (minimum \$3) per advance, whichever is greater
<b>Over-the-Limit Fee</b>	\$10
<b>Return Check Fee (non-Kinecta)</b>	\$15 per check
<b>Return Check Fee (Kinecta)</b>	0
<b>Late Payment Fee</b>	\$20**
<b>Rebate Program</b>	GPA, 0.5% rebate on net purchases
<b>Statement Copy Fee</b>	\$1
<b>Minimum Finance Charges</b>	0
<b>Minimum Payment</b>	2% or \$10, whichever is greater

\*\* Late Payment Fee is \$20.00, if the Monthly Payment is not received by the Credit Union within 5 days of the due date shown on the statement.

\*\*\*\*\* Penalty pricing will apply if we do not receive the required minimum monthly payment by the payment due date for three (3) consecutive months. The new increased rate will apply on any existing and future purchase and cash advance balances. The account holder may apply for a rate reduction back to the current prevailing APR after the account is paid as agreed according to the terms of the Credit Card Agreement for twelve (12) consecutive months and the account remains at this higher rate for a minimum of one year. An increase in the APR will cause higher finance charges and higher minimum payments.

<sup>†</sup> No grace period for balance transfers or cash advances.

Any policies, fees, charges, and/or rates are in effect on the date of publication and are subject to change. Please contact the Credit Union for any changes that may have occurred since this publication was printed. We do business in accordance with the Equal Credit Opportunity Act. All loans are subject to credit approval.