

Kern FCU has a VISA Card for Everyone

At Kern Federal Credit Union, we want our VISA Cards to provide members with the most convenient source of personal credit. Experience the power of platinum rewards with our Platinum VISA Card or establish fresh credit with our Secured VISA Card. VISA is the #1 payment card in the world – let Kern FCU put the best one in your pocket.

VISA Platinum

Our VISA Platinum Card offers a world of immense value, convenience and choice with a free Rewards Program that lets you choose the rewards that are right for you – including travel, merchandise and gift certificates. Earn *CUReward* points for each dollar you spend while enjoying:

- No Annual Fee
- 25-day grace period on all new purchases
- No cash advance fees
- Convenience checks available on request
- Internationally accepted

Not interested in rewards? We've got you covered. If the Rewards Program isn't for you, we'll arrange a lower rate but still give you all the other benefits Platinum has to offer.

VISA Secured

Our Secured VISA Card allows our members without credit – or those with some past credit trouble – to establish a new credit history and proudly carry a VISA Card. A Secured VISA Card will be approved and guaranteed up to a credit limit based on secured funds in your savings account. This is an excellent way to build a strong credit history and still have a convenient and widely accepted source of personal credit.

Let Kern FCU put the best VISA Card in your pocket – apply today!

Use our easy 60 Second VISA Application attached, or simply call our 24-Hour Loans By Phone, anytime...anywhere. Call 661/327-9461 or 800/336-KERN (5376).



MOISTEN, FOLD, SEAL AND MAIL. PLEASE DO NOT USE TAPE OR STAPLES. Have you included your Phone Number Monthly Income Signature?

VISA APPLICATION

- Individual Credit:** Complete APPLICATION section. Also, complete CO-APPLICANT section about your spouse:
 (1) if you live in a community property state (AZ, CA, ID, LA, MN, NV, TX, WA, WI), or
 (2) if the property used to secure the loan is located in a community property state.
 (3) if your spouse will use the Account.
 Your spouse should not sign this application unless he/she wishes to be obligated on this Loan as a Co-Borrower.
- Joint Credit:** Provide information about both of you by completing and signing APPLICATION and CO-APPLICANT sections.

CREDIT LIMIT REQUESTED: We intend to apply for joint credit: X _____ X _____
 \$ _____ Applicant Co-Applicant

Notice: Married applicants may apply for a separate account. Check the appropriate box to indicate Individual or Joint Credit.

Please tell us about yourself...			ACCOUNT#	Your Co-Applicant			SPOUSE <input type="checkbox"/>
LAST NAME	FIRST NAME	M.I.		LAST NAME	FIRST NAME	M.I.	
SOCIAL SECURITY NO.	DATE OF BIRTH	CDL#/CID#		SOCIAL SECURITY NO.	DATE OF BIRTH	CDL#/CID#	
HOME ADDRESS		APT. NO.		HOME ADDRESS		APT. NO.	
CITY, STATE, ZIP				CITY, STATE, ZIP			
HOME PHONE	TYPE OF HOUSING: <input type="checkbox"/> OWN OR BUYING <input type="checkbox"/> RENT <input type="checkbox"/> OTHER <input type="checkbox"/> LIVE WITH PARENTS/RELATIVES			HOME PHONE	TYPE OF HOUSING: <input type="checkbox"/> OWN OR BUYING <input type="checkbox"/> RENT <input type="checkbox"/> OTHER <input type="checkbox"/> LIVE WITH PARENTS/RELATIVES		
HOW LONG? (yrs/mos)	MONTHLY RENT/MORTGAGE \$	MOTHER'S MAIDEN NAME		HOW LONG? (yrs/mos)	MONTHLY RENT/MORTGAGE \$	MOTHER'S MAIDEN NAME	
PREVIOUS ADDRESS (street, city, state) (if less than 2 years at current address.)				PREVIOUS ADDRESS (street, city, state) (if less than 2 years at current address.)			
About Your Income			Co-Applicant's Income				
EMPLOYER NAME (or source of income)*		BUSINESS PHONE		EMPLOYER NAME (or source of income)*		BUSINESS PHONE	
EMPLOYER ADDRESS		HOW LONG? (yrs/mos)		EMPLOYER ADDRESS		HOW LONG? (yrs/mos)	
CITY, STATE, ZIP		GROSS ANNUAL INCOME		CITY, STATE, ZIP		GROSS ANNUAL INCOME	
SELF EMPLOYED? <input type="checkbox"/> YES <input type="checkbox"/> NO (if self-employed, supply last 2 years tax returns)				SELF EMPLOYED? <input type="checkbox"/> YES <input type="checkbox"/> NO (if self-employed, supply last 2 years tax returns)			
PREVIOUS EMPLOYER'S NAME & PHONE NO. (if less than 3 years w/current employer)				PREVIOUS EMPLOYER'S NAME & PHONE NO. (if less than 3 years w/current employer)			
*Alimony, child support, separate maintenance income need not be included if you do not choose to have it considered as a basis for repaying this obligation.				*Alimony, child support, separate maintenance income need not be included if you do not choose to have it considered as a basis for repaying this obligation.			

SIGNATURES			
Under penalty of perjury, you can certify that the information given on this application is true, complete and given for the purpose of requesting a loan. A consumer credit report may be requested in connection with this application. You understand that the Credit Union will use the information on this report to evaluate your credit worthiness. You authorize the Credit Union to disclose information regarding your account to credit bureaus and creditors who inquire about your credit standing. Pursuant to State Law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. You agree that by signing, retaining, using, or authorizing another to use this card or its account number, to be liable for all charges on the account by all authorized users and to be bound by the most recent account agreement and disclose and all amendments that will be forwarded to you by the Credit Union. You have read and agree to the above terms.			
SIGNATURE (APPLICANT)	DATE	SIGNATURE (CO-APPLICANT)	DATE

VISA ACCOUNT-VOLUNTARY PLEDGE OF SHARES	
By initialing below, I hereby voluntarily pledge all shares now (or at any time in the future) on deposit in any and all of my deposit account(s) with you. If I default on the VISA Account, I agree that you may apply all shares (except IRA account shares) then on deposit needed by you to repay my loan.	
Applicant's Initial _____	Co-Applicant's Initial _____

Balance Transfer – Save Money and Make Only One Payment a Month

Bring us your high interest credit card balances from other institutions and add them to your new VISA Card (up to your approved credit limit). With Kern FCU VISA Card, you'll make just one payment a month. To get started, complete the information below:

Balance Transfer Option

Yes, please transfer the amount(s) shown from accounts listed below to my new or existing account. (Member – please review the information carefully at the bottom of this panel.)**

NAME OF CREDIT CARD ISSUER
ADDRESS OF CREDIT CARD ISSUER
ACCOUNT OF CREDIT NUMBER
AMOUNT TO PAY \$
NAME OF CREDIT CARD ISSUER
ADDRESS OF CREDIT CARD ISSUER
ACCOUNT OF CREDIT NUMBER
AMOUNT TO PAY \$
NAME OF CREDIT CARD ISSUER
ADDRESS OF CREDIT CARD ISSUER
ACCOUNT OF CREDIT NUMBER
AMOUNT TO PAY \$

** We will transfer as much as possible without exceeding your credit limit. This may include transferring amounts that are a portion of your request, which would leave an outstanding balance with the creditor. Please allow four (4) weeks for balances to be transferred. You should continue to pay the minimum monthly payment on your accounts until you have confirmation from them that the account is paid in full. If you currently have any amounts in a billing dispute we recommend that they not be transferred because you may lose your billing dispute rights. This program allows you to transfer balances within your available Account Credit Line. Transferring balances does not automatically close your other accounts. To do so, please contact each company directly or submit a letter addressed to each company with your Balance Transfer request and we will forward it with the payment.

This offer may not be used to make payments to any Kern Federal Credit Union loan or line of credit.

VISA CREDIT CARD DISCLOSURES

ANNUAL PERCENTAGE RATE for purchases and cash advances	VISA Platinum 8.90% - 17.90%* (RANGE) VISA Secured 17.00%
GRACE PERIOD for repayment of balance for purchases	You have 25 days to repay your balances for purchases before a finance charge will be imposed.
BALANCE CALCULATION METHOD FOR PURCHASES	Average daily balance including new purchases.
ANNUAL FEE	NONE
TRANSACTION FEES for Cash Advances and Fees for Paying Late or Exceeding the Credit Limit	Cash advance fee: NONE Late payment fee: \$25.00 Over-the-limit fee: \$25.00
FOREIGN TRANSACTIONS	1% of transaction amount

*Your VISA APPLICATION ACCOUNT will be subject to a FINANCE CHARGE (interest) at an ANNUAL PERCENTAGE RATE and a corresponding monthly Periodic Rate which will be determined by your credit score. Please refer to the New Account Letter provided to you when you receive your Credit Card for your ANNUAL PERCENTAGE RATE.

The information about the costs of the cards described in this application is accurate as of April 1, 2008. To determine the latest VISA information, contact us at:



1717 Truxtun Avenue
P.O. Box 1667
Bakersfield, CA 93302
(800) 336-KERN (5376)
(661) 327-9461



Our new Platinum Card comes with FREE CUREwards and includes:

- Great competitive rate
- Earn one point for every dollar
- Redeem rewards with as little as 2,500 points
- Use points toward travel (including airfare), brand-name merchandise, and gift certificates
- Travel Insurance when tickets are purchased with your Platinum VISA*
- Shop the catalog at www.curewards.com
- Visit www.kernfcu.org for full program details

Rather not have rewards?

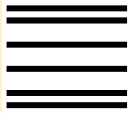
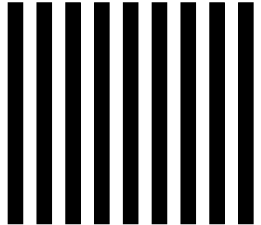
If earning reward points is not for you, you may elect to request a lower rate (up to 2% lower) rather than accept the CUREwards program. It's easy to switch. Once you receive your new card in the mail, you may contact the credit union and we'll switch you over to non-rewards status.

Competitive Rates

We now match your VISA Card rate to your credit score, allowing you to pay the interest rate you have earned. Rates are subject to change and all account terms are governed by the Credit Card Agreement.

* Full details, information and all account terms are included in the Credit Card Agreement received with your VISA card(s). Information can be requested from the credit union or can be viewed online at www.kernfcu.org.

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 1426 BAKERSFIELD CA

POSTAGE WILL BE PAID BY ADDRESSEE

ATTN: VISA DEPARTMENT
KERN FEDERAL CREDIT UNION
PO BOX 1667
BAKERSFIELD CA 93302-9981

