



Visa Card Credit Limit Increase Request

ALL REQUESTED INFORMATION MUST PROVIDED TO PROCESS YOUR REQUEST

Account# _____

Member Name _____

Visa Credit Card# _____
____ Gold ____ Gold Lite ____ Classic

Social Security# _____

Increase Amount \$ _____

Temporary Increase Amount \$ _____

Purpose for Increase _____

Work Phone () _____

Home Phone () _____

Email Address _____

Employer Name _____

Hire Date _____

Monthly Gross Income _____

Rent/Mortgage Amount _____

- Please fax your income verification or most recent pay stub and this Visa Card Credit Limit Increase Request to (626) 243-1356. Increase requests submitted without income verification or most recent pay stub will result in a delay in processing your request.***

Member Signature _____ Date _____

Parsons Federal Credit Union is an Equal Opportunity Lender

Interest Rates and Interest Charges			
	Classic	Gold	Gold Lite
Annual Percentage Rate (APR) for Purchases	13.50%	12.50%	9.90%
APR for Balance Transfers	13.50%	12.50%	9.90%
APR for Cash Advances	13.50%	12.50%	9.90%
Penalty Rate and When it Applies	There is no penalty rate		
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.		
Minimum Interest Charge	There is no minimum interest charge		
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 .		

Fees	
Annual Fee	None
Transaction Fees	
<ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	None None 1% of each transaction in U.S. dollars.
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Over-the-Credit Limit • Returned Payment 	3% of payment due or \$5.00 whichever is greater None \$15
Other Fees	None

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