



## Upgrade to Visa Gold or Visa Gold Lite from Visa Classic Request

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***ALL REQUESTED INFORMATION MUST PROVIDED TO PROCESS YOUR REQUEST***

Account# \_\_\_\_\_ Member Name: \_\_\_\_\_

Social Security# \_\_\_\_\_

Credit Limit Requested (\$5,000 Minimum) \_\_\_\_\_

Visa Classic Card# \_\_\_\_\_

Upgrade to: \_\_\_ Gold \_\_\_ Gold Lite

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.**

Signature \_\_\_\_\_ Date \_\_\_\_\_

<b>Interest Rates and Interest Charges</b>			
	<b>Classic</b>	<b>Gold</b>	<b>Gold Lite</b>
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>13.50%</b>	<b>12.50%</b>	<b>9.90%</b>
<b>APR for Balance Transfers</b>	<b>13.50%</b>	<b>12.50%</b>	<b>9.90%</b>
<b>APR for Cash Advances</b>	<b>13.50%</b>	<b>12.50%</b>	<b>9.90%</b>
<b>Penalty Rate and When it Applies</b>	There is no penalty rate		
<b>How to Avoid Paying Interest on Purchases</b>	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.		
<b>Minimum Interest Charge</b>	There is no minimum interest charge		
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .		

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

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