

# Secured Visa® Credit Card Application



## Apply Today

The Secured Visa credit card is for those PNC customers who are new to credit. Unlike many other credit cards of this type, the Secured Visa carries no application fees or hidden fees, so it's a great way to begin establishing a credit history.

- > A low annual fee, billed at \$3 per month
- > A minimum 21-day grace period on purchases when you pay your previous account balance in full by the due date
- > Great savings over other secured cards
- > All the convenience of a major credit card, with acceptance at millions of locations and 24-hour access to ATMs
- > Online account management

Applying is easy:

1. Carefully review the Secured Visa *Important Information About Rates and Fees*.
2. Carefully review, complete and sign the Secured Visa application.
3. Carefully review, complete and sign both copies of the Security Agreement. You'll keep one copy and the other will be submitted with the Secured Visa application.
4. Provide a PNC cashier's check, made payable to PNC Bank, for the amount of the credit limit you desire. The minimum amount is \$250, higher amounts must be in \$50 increments, up to \$2,500. Please see your branch representative for assistance in obtaining a PNC cashier's check.

**If your application is approved, please allow 3 - 4 weeks to receive your Secured Visa credit card.**

### ***A Few Suggestions For Managing Your Credit Card Account***

#### **Take a month or two to make a budget.**

To get started, list your incoming money (income) and money going out (expenses) for the necessities of life like rent, food, telephone and transportation. Enter in the actual expenses when they occur each month, and determine whether you spend more or less than budgeted. Adjust your spending accordingly.

#### **Manage your Secured Visa credit card account wisely.**

A credit card is convenient to use, safer than cash, and necessary when booking a hotel, airline reservations or car rental. Make sure that your purchases fit your budget and can be repaid in a timely manner. Pay your bills on time and stick to repayment agreements. Online account tools, like current purchase and balance information, can also be very helpful.

#### **Take control of your credit.**

Establishing a positive credit history is one of the most important steps for a solid financial future. Do it right the first time, with timely payments and wise use of your credit limit.

#### **Your Secured Visa credit card offers:**

- > **Security Protection** - includes features such as \$0 Fraud Liability to protect you against unauthorized use of your card, Verified by Visa to protect your online purchases with an extra level of verification, and Fraud Prevention and Support to give you that extra level of confidence you expect from a credit card.
- > **Rental Car Insurance**
- > **Free Online Access to Your Account** - through Online Banking

**Branch Interoffice to:** SECURED CARD, Service Center 2, Columbus, OH, B4-YC60-01-C





**PNC Secured Visa® Card**



RIID 9000 PR-ID 300 STRG 4041 PT 124  
CHD-11 14054 CHD-12 3550IW BT 52

**1. Applicant Information**

			/ / 19
First Name	M.I.	Last Name (maximum 21 characters)	Date of Birth
- -	( ) -	( ) -	
Social Security Number	Home Phone Number	Alternate Phone Number	Email Address
Address #1 (No P.O. Boxes allowed) (maximum 24 characters)			
Address #2 (Apt.#, Unit, Etc.) (maximum 24 characters)			Mother's Maiden Name YY/MM
City	State	ZIP Code	Years at Residence
<b>WISCONSIN RESIDENTS ONLY: You have indicated that you live in Wisconsin. You must provide your marital status here.</b>			
<b>WISCONSIN RESIDENTS CHECK THE APPROPRIATE BOX: <input type="checkbox"/> Married <input type="checkbox"/> Not Married</b>			
\$			
<input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Other	Monthly Mortgage/Rental Amount	Please Check Your PNC Bank Financial Relationships: <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market/Investment	
		( ) -	
Current Employer	Work Phone Number	Length of Employment	Years Months
<b>Alimony, child support or separate maintenance payment need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.</b>			
\$		\$	
Applicant's Gross Annual Income	Annual Amount of Other Income	Type of Other Income and Source YY/MM	
Previous Address if less than 2 years	City	State	ZIP Code
			Years at Residence

**2. Co-Applicant Information**

			/ / 19
First Name	M.I.	Last Name (maximum 21 characters)	Date of Birth
- -	( ) -	( ) -	
Social Security Number	Home Phone Number	Alternate Phone Number	Email Address
Address (No P.O. Boxes allowed) (maximum 24 characters) <b>By submitting this application, the Co-Applicant agrees that all notices sent regarding this application or any related account may be sent to the address of the first-named Applicant specified in this application and will be effective for all purposes, unless otherwise required by law.</b>			
City	State	ZIP Code	
<b>WISCONSIN RESIDENTS ONLY: You have indicated that the Co-Applicant lives in Wisconsin. You must provide your Co-Applicant's marital status here.</b>			
<input type="checkbox"/> The Co-Applicant is my spouse <input type="checkbox"/> Married <input type="checkbox"/> Not Married			
\$			
<input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Other	Monthly Mortgage/Rental Amount	Please Check Your PNC Bank Financial Relationships: <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market/Investment	
		( ) -	
Current Employer	Work Phone Number	Length of Employment	Years Months
<b>Alimony, child support or separate maintenance payment need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.</b>			
\$		\$	
Co-Applicant's Gross Annual Income	Annual Amount of Other Income	Type of Other Income and Source	

**3. Signature**

**By submitting an application, you certify that you have read, understand and agree to the Important Information About Rates and Fees, Additional Term and Conditions that Apply to your Application and Credit Card Account and Security Agreement provided with this application.**

Applicant Signature: **X** \_\_\_\_\_ Date: \_\_\_\_\_

Co-Applicant Signature: **X** \_\_\_\_\_ Date: \_\_\_\_\_

- Please include:
- A. Security Deposit Amount: \$ \_\_\_\_\_ .00 in the form of a Cashier's Check (\$250 - \$2,500; \$50 increments only)
  - B. Completed Application Form:  Check Box
  - C. Signed Security Agreement:  Check Box

**Branch Interoffice to: SECURED CARD, Service Center 2, Columbus, OH, B4-YC60-01-C**

FOR OFFICE USE ONLY	
7 Digit Branch No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Logon ID <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
(SF01 SLS Branch)	
ID1 _____	Issued By: _____ Issue Date _____ Expires _____
ID2 _____	Issued By: _____ Issue Date _____ Expires _____



**SECURITY AGREEMENT**

“I” and “me” mean each person who signs this Security Agreement (“Agreement”) and the executors, heirs, representatives, successors, and assigns of each such person. If more than one person signs this Agreement, the terms “I” and “me” shall mean each of them, their obligations hereunder shall be joint and several, and each shall be the agent of the other for all purposes related to this Agreement. “You” means PNC Bank, National Association, and its successors and assignees.

I grant, assign and pledge to you a first priority security interest in all funds now or later delivered by me to you (my “Security Deposit”) as security for the prompt payment in full of any and all of my obligations to you in connection with my secured credit card account with you (my “Account”). My obligations and the granting of a security interest to you under this Agreement are unconditional and effective immediately upon the opening of my Account. Those obligations and the security interest will remain in full effect, I will have no possession or control over my Security Deposit, and my Security Deposit will not be returned to me, until all of my obligations to you in connection with my Account have been paid in full and my Account has been terminated. You will hold my Security Deposit, together with the security deposits of other account holders, in an FDIC-insured deposit account in your name for the benefit of your secured credit card account holders, and you will keep records to separately track and account for my Security Deposit and the security deposits of other account holders.

If I am ever in default under the secured credit card agreement (“Secured Credit Card Agreement”) governing my Account as in effect from time to time, you may, without notice to me or anyone else and without making any demand for payment, use my Security Deposit to pay any and all of my obligations to you in connection with my Account. Also, if I ask you to reduce the credit limit on my Account, or if you or I close my Account, you may use my Security Deposit to reduce my existing obligations to the new lower credit limit, or to zero in the event of closure. If you apply my Security Deposit against my obligations, you may allocate my Security Deposit among my obligations as you in your sole discretion deem advisable.

I hereby waive any and all now existing or hereafter arising rights to recoup or offset any of my obligations under or in connection with this Agreement or the Secured Credit Card Agreement against any claim or right I have against you. I will reimburse you, on your demand from time to time, for any and all fees, costs, and expenses (including, without limitation, the fees and disbursements of legal counsel) incurred by you in enforcing, exercising, or protecting your rights under this Agreement or under applicable law, or in attempting to do any of the foregoing.

Once my obligations to you in connection with my Account have been paid in full and my Account has been terminated, you will send me any portion of my Security Deposit that was not applied to my obligations in accordance with this Agreement. Payment in full of my obligations will be deemed not to have occurred unless and until all of my obligations have been paid to you in collected funds that are not subject to recovery by any trustee in bankruptcy or any other person. If any funds applied to my obligations are recovered from you by any trustee in bankruptcy or any other person, or are discovered not to have been “collected” and collection thereof is denied to you, then, and in each such case, you shall have the right to reverse any such application to the extent the funds are recovered from or not collected by you.

No waiver, consent, or amendment shall be binding upon you unless set forth in a writing (which writing shall be narrowly construed) signed by you. No course of dealing in respect of, nor any omission or delay in the exercise of, any right, power, or privilege by you shall operate as a waiver thereof, nor shall any single or partial exercise thereof preclude any further or other exercise thereof or of any other right, power, or privilege, as each such right, power, or privilege may be exercised either independently or concurrently with others and as often and in such order as you may deem expedient. Each right, power, or privilege specified or referred to in this Agreement is in addition to and not in limitation of any other rights, powers, and privileges that you may otherwise have or acquire by operation of law, by other contract, or otherwise.

This Agreement is governed by (i) federal laws and regulations and (ii) the laws of Delaware to the extent Delaware laws are not preempted by federal laws or regulations and without regard to conflict of law principles.

IN WITNESS WHEREOF, I, intending to be legally bound, have executed this Agreement on the day and year first above written.

APPLICANT  
  
\_\_\_\_\_  
(Signature)

CO-APPLICANT:  
  
\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Printed Name)

\_\_\_\_\_  
(Social Security Number)

\_\_\_\_\_  
(Printed Name)

\_\_\_\_\_  
(Social Security Number)

**Keep this copy for your records – Customer Copy.**



Date: \_\_\_\_\_, 20\_\_\_\_

**SECURITY AGREEMENT**

“I” and “me” mean each person who signs this Security Agreement (“Agreement”) and the executors, heirs, representatives, successors, and assigns of each such person. If more than one person signs this Agreement, the terms “I” and “me” shall mean each of them, their obligations hereunder shall be joint and several, and each shall be the agent of the other for all purposes related to this Agreement. “You” means PNC Bank, National Association, and its successors and assignees.

I grant, assign and pledge to you a first priority security interest in all funds now or later delivered by me to you (my “Security Deposit”) as security for the prompt payment in full of any and all of my obligations to you in connection with my secured credit card account with you (my “Account”). My obligations and the granting of a security interest to you under this Agreement are unconditional and effective immediately upon the opening of my Account. Those obligations and the security interest will remain in full effect, I will have no possession or control over my Security Deposit, and my Security Deposit will not be returned to me, until all of my obligations to you in connection with my Account have been paid in full and my Account has been terminated. You will hold my Security Deposit, together with the security deposits of other account holders, in an FDIC-insured deposit account in your name for the benefit of your secured credit card account holders, and you will keep records to separately track and account for my Security Deposit and the security deposits of other account holders.

If I am ever in default under the secured credit card agreement (“Secured Credit Card Agreement”) governing my Account as in effect from time to time, you may, without notice to me or anyone else and without making any demand for payment, use my Security Deposit to pay any and all of my obligations to you in connection with my Account. Also, if I ask you to reduce the credit limit on my Account, or if you or I close my Account, you may use my Security Deposit to reduce my existing obligations to the new lower credit limit, or to zero in the event of closure. If you apply my Security Deposit against my obligations, you may allocate my Security Deposit among my obligations as you in your sole discretion deem advisable.

I hereby waive any and all now existing or hereafter arising rights to recoup or offset any of my obligations under or in connection with this Agreement or the Secured Credit Card Agreement against any claim or right I have against you. I will reimburse you, on your demand from time to time, for any and all fees, costs, and expenses (including, without limitation, the fees and disbursements of legal counsel) incurred by you in enforcing, exercising, or protecting your rights under this Agreement or under applicable law, or in attempting to do any of the foregoing.

Once my obligations to you in connection with my Account have been paid in full and my Account has been terminated, you will send me any portion of my Security Deposit that was not applied to my obligations in accordance with this Agreement. Payment in full of my obligations will be deemed not to have occurred unless and until all of my obligations have been paid to you in collected funds that are not subject to recovery by any trustee in bankruptcy or any other person. If any funds applied to my obligations are recovered from you by any trustee in bankruptcy or any other person, or are discovered not to have been “collected” and collection thereof is denied to you, then, and in each such case, you shall have the right to reverse any such application to the extent the funds are recovered from or not collected by you.

No waiver, consent, or amendment shall be binding upon you unless set forth in a writing (which writing shall be narrowly construed) signed by you. No course of dealing in respect of, nor any omission or delay in the exercise of, any right, power, or privilege by you shall operate as a waiver thereof, nor shall any single or partial exercise thereof preclude any further or other exercise thereof or of any other right, power, or privilege, as each such right, power, or privilege may be exercised either independently or concurrently with others and as often and in such order as you may deem expedient. Each right, power, or privilege specified or referred to in this Agreement is in addition to and not in limitation of any other rights, powers, and privileges that you may otherwise have or acquire by operation of law, by other contract, or otherwise.

This Agreement is governed by (i) federal laws and regulations and (ii) the laws of Delaware to the extent Delaware laws are not preempted by federal laws or regulations and without regard to conflict of law principles.

IN WITNESS WHEREOF, I, intending to be legally bound, have executed this Agreement on the day and year first above written.

APPLICANT  
  
\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Printed Name)

\_\_\_\_\_  
(Social Security Number)

CO-APPLICANT:  
  
\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Printed Name)

\_\_\_\_\_  
(Social Security Number)

**Return this copy to PNC Bank with your completed application and security deposit.**





**Secured Visa®**  
**IMPORTANT INFORMATION ABOUT RATES AND FEES**

**Interest Rates and Interest Charges**

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>18.99%</b> This APR will vary with the market based on the prime rate.
<b>APR for Balance Transfers</b>	<b>18.99%</b> This APR will vary with the market based on the prime rate.
<b>APR for Cash Advances</b>	<b>21.99%</b> This APR will vary with the market based on the prime rate.
<b>Penalty APR and When It Applies</b>	<b>28.99%</b> This APR will vary with the market based on the prime rate. This APR may be applied to your account if you make a late payment. <b>How Long Will the Penalty APR Apply?:</b> If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 21 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>	If you are charged interest, the charge will be no less than \$1.50.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .

**Fees**

<b>Annual Fee</b>	<b>\$36</b> (\$3 per month)
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>▪ Balance Transfer</li> <li>▪ Cash Advance</li> <li>▪ Foreign Transaction</li> </ul>	Either <b>\$5</b> or <b>3%</b> of the amount of each balance transfer, whichever is greater Either <b>\$10</b> or <b>4%</b> of the amount of each cash advance, whichever is greater <b>3%</b> of the amount in U.S. dollars of each foreign transaction
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>▪ Late Payment</li> <li>▪ Returned Payment</li> </ul>	Up to <b>\$35</b> Up to <b>\$35</b>

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

**Allocation of Payments:** Allocation of your payments will be at our discretion, and generally that means that we will apply your payments to balances with lower APRs before balances with higher APRs. However, any payment you make in excess of the minimum payment due will be allocated to balances with higher APRs before balances with lower APRs.

**How We Calculate Variable APRs:** We calculate each variable APR by adding a margin (interest percentage) to the value of an index. The index we use is the “Prime Rate” of interest appearing in the “Money Rates” section of *The Wall Street Journal* published on the 20th day of the month preceding the first day of each billing cycle or, if *The Wall Street Journal* is not published on such date, the next day on which such Prime Rate is published. A change in the index will result in a change to your variable APRs. For example, if your margin for purchases, which is based on your creditworthiness, is 10% and the value of the index (the Prime Rate is 3.25%, your APR for purchases would be 13.25%. If the value of the index later increases from 3.25% to 3.5%, your APR for purchases would increase to 13.50%.

**CHANGES TO YOUR CREDIT CARD ACCOUNT:** The terms of your credit card account, including APRs and fees, are subject to change at any time and for any reason permitted by applicable law and the credit card agreement that will be sent with your credit card. We will notify you of any change if required by applicable law. Changes to your APR may include changing your APR from fixed to variable, from variable to fixed, or to a higher APR.

The information about the costs of the credit card described in this application is accurate as of 04/2013. This information may have changed after that date. To find out what may have changed, call 1-800-282-7541 or write us at P.O. Box 3429, Pittsburgh, PA 15230-3429.

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents.

**See NEXT PAGE for important information about the Secured Visa credit card.**

***Additional Terms and Conditions that Apply to your Application and Credit Card Account***

In this application, the term “you” or “your” means each applicant applying for credit.

If you are applying for a credit card as described in this application, you are applying to obtain credit from PNC Bank, National Association (N.A.) (“we,” “our,” or “us”). You understand that we are not obligated to grant you credit, and may retain your application whether or not credit is granted.

You certify that all information in, and with respect to, any such application is accurate and complete, that you are of legal age to enter into contracts in the state in which you reside and that no bankruptcy proceeding is in progress or anticipated that involves you. You also represent that you have not submitted, nor will submit, any application for credit to another lender prior to our consideration of your application for any credit card described in this application.

You agree that we may request consumer credit reports about you for evaluating your application and in the future for reviewing your credit card account credit limits, for credit card account renewal, for servicing and collection purposes, and for other legitimate purposes associated with your credit card account.

You also agree that we may verify, with other creditors, credit reporting agencies, employers, and other third parties, including through records maintained by federal and state agencies (including any state motor vehicle department), your employment, income, address and all other information that you have provided. You waive any rights of confidentiality under applicable law that you may have in that information.

If your application is approved, a credit card will be issued to you. We also will send you a credit card agreement at that time.

Your credit card agreement is governed by (i) federal laws and regulations and (ii) the laws of Delaware to the extent Delaware laws are not preempted by federal laws or regulations and without regard to conflict of law principles.

If you do not like the terms of the credit card agreement sent to you with your credit card, you can rescind your credit card agreement by not using your credit card account and contacting us at 1-800-282-7541. If you use the credit card account, you agree to the terms and conditions of the credit card agreement

**JURY TRIAL WAIVER NOTICE: Your credit card agreement contains a Jury Trial Waiver under which you and we agree to waive any right to trial by jury in the event of litigation between us. This is only a summary of the Jury Trial Waiver. Please be sure to read the entire credit card agreement carefully.**

**CALLING YOUR CELL PHONE NUMBER USING AUTOMATED TECHNOLOGY/SENDING YOU ELECTRONIC MAIL: In order to better serve you, it may be necessary for us and/or our affiliates and/or our or our affiliates’ agents (collectively “PNC and its Representatives”) to contact you, at the cellular/mobile phone number(s) you provide to PNC and its Representatives, using a prerecorded or other voice message or an automatic dialing system. To make calls to your cellular/mobile phone number(s) using such technology, it is necessary for PNC and its Representatives to obtain your express consent. By submitting an application, you are expressly consenting to allow PNC and its Representatives to make calls using such technology, for any purpose, to your cellular/mobile number. These calls and messages may incur access fees from your cellular/mobile provider. By providing your email address, you consent and agree to receive electronic mail from PNC and its Representatives.**

**NOTICES: THE FOLLOWING NOTICES ARE GIVEN BY US ONLY TO THE EXTENT NOT INCONSISTENT WITH 12 U.S.C. SECTION 85 AND APPLICABLE FEDERAL REGULATIONS AND OPINIONS (WITH RESPECT TO WHICH WE EXPRESSLY RESERVE ALL RIGHTS).**

**Notice to New York Residents:** You may contact the New York State Banking Department at 1-877-226-5697 or by writing to the Research & Technical Assistance Division, 1 State St., NY, NY 10004-1417 to obtain a comparative listing of all credit card rates, fees and grace periods.

**Notice to New York Residents:** A consumer report may be requested in connection with this application. Upon your request, you will be informed whether or not a consumer report was requested, and if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report. Subsequent consumer reports may be requested or utilized in connection with an update, renewal or extension of the credit for which application was made.

**Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**Notice to Married Wisconsin Residents:** Submission of this application confirms that this loan obligation is being incurred in the interest of your marriage or family. No provision of a marital property agreement, a unilateral statement under Section 766.59 of the Wisconsin Statutes or a court decree under Section 766.70 of the Wisconsin Statutes adversely affects the interest of a creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. If the loan for which you are applying is granted, your spouse will receive notification that the credit has been extended to you.

***PNC Bank, National Association (N.A.) is the creditor and issuer of the credit card described herein.***

***Visa is a registered trademark of Visa International Service Association and used under license.***

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