

Annual Percentage Rate (APR) ¹ for purchases	Fixed 8.95% - 15.95% ¹
Other APR's	Cash Advance APR: 8.95% - 15.95% ¹ Balance Transfer APR: 8.95% - 15.95% ¹
Grace period for repayment of the balance for purchases	25 Days
Method of computing the balance for purchases	Average Daily Balance (including new purchases)
Annual Membership Fee ²	\$0 or \$20 ²
Transaction Fee for Cash Advances:	None
Balance Transfer Fee:	None
Late Payment Fee:	\$29.00
Over-the-Credit-Limit Fee:	\$29.00
Return Check Fee	\$29.00
International Transaction Conversion Fee	1% of each converted transaction

¹APRs are determined by credit worthiness and are subject to change based on a credit review.

²Annual membership fees are determined by credit worthiness and are subject to change based on a credit review.

All foreign VISA ATM withdrawals and POS transactions will be converted to U.S. dollars before being charged to your account in accordance with VISA International regulations for international transactions in effect at the time of the transaction. A rate selected by VISA from the range of rates

available in wholesale currency markets for the applicable central processing date, which may vary from the rate VISA itself receives, or the government-mandated rate in effect for the applicable central processing date, in each instance, plus or minus any adjustment determined by the Issuer.

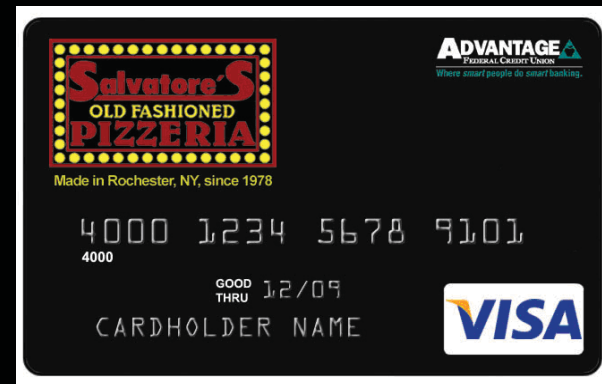


Since 1978

www.salvatores.com



www.advantagefcu.org



**Get your
Salvatore's Credit Card
Today!**

**Enjoy a great fixed rate
and Annual
Scholarship Opportunity!**



Since 1978

Salvatore's Visa Credit Card

Salvatore's Old Fashioned Pizzeria is proud to be serving the Rochester area with their famous full menu delivery for over thirty years! Our new affiliation with the Advantage Federal Credit Union, will allow us to further our dedication to serving our customers in the Rochester community. Along with all the great benefits that Advantage has to offer, our NEW Visa Card will enable customers to apply for a college scholarship.* The Salvatore's Old Fashioned Pizzeria Family understands the value of giving back to the community that has been a part of our growing family.

Obtain this exclusive credit card, made available ONLY through Advantage Federal Credit Union.

Low credit union rates make it affordable to use your card to make everyday purchases, cash advances or balance transfers.

To apply, use this application or you can also apply with Advantage Federal Credit Union at 585.454.5900, Ext. 5, or stop at any branch. Please call an Advantage Member Service Representative with any questions. 585.454.5900.

*Membership in Advantage Federal Credit Union is necessary to qualify for the Annual Salvatore's and Advantage Scholarship. Membership is open to anyone who lives, works, worships, attends school, or volunteers in the City of Rochester, and to many others whose families are affiliated with Advantage employer groups, including Salvatore's.

Advantage branches are located at:

225 W. Broad Street 1625 Mt. Hope Avenue
Rochester, NY 14614 Rochester, NY 14620

Rochester General Hospital
1445 Portland Avenue
Parnall, Suite G-08
Rochester, NY 14621

www.advantagefcu.org

ADVANTAGE FEDERAL CREDIT UNION CREDIT CARD APPLICATION

I am applying for: Joint Individual

APPLICANT

Name		CU Account#
Home Address		Years There
City, State, Zip		Home Phone ()
E-Mail Address		Cell Phone ()
Social Security No.		Date of Birth
Mortgage Holder/Landlord		
Mort. Payment/Rent (incl. tax & insur.)	Balance owed	Value of Property
Employer		Gross Salary/Month
Occupation	Years There	Work Phone ()
Other Income: Amount and Source(1) \$		Age of Dependents

CO-APPLICANT

Name		CU Account#
Home Address		Years There
City, State, Zip		Home Phone ()
E-Mail Address		Cell Phone ()
Social Security No.		Date of Birth
Mortgage Holder/Landlord		
Mort. Payment/Rent (incl. tax & insur.)	Balance owed	Value of Property
Employer		Gross Salary/Month
Occupation	Years There	Work Phone ()
Other Income: Amount and Source(1) \$		Age of Dependents

I/We authorize Advantage Federal Credit Union to make an initial cash advance from this account, if approved, in the amount of \$_____ payable to Salvatore's Pizzeria.

PLEASE READ, SIGN AND DATE STATEMENT

I hereby certify that all statements made are true and submitted for the purpose of obtaining credit, whether completed by me or by the credit union at my direction. In considering this application the loan officer may request and use a report from the outside credit reporting agencies. They may ask a reporting agency for such reports in connection with renewal or continuation of the credit for which I'm applying. Upon request the credit union will supply the name and address of the credit bureau providing such information. I acknowledge notice of this disclosure under Article 25 of the New York State General Business Law. If this application is approved and a VISA card(s) issued, I/we agree by signing, using or permitting another person to use the VISA card(s) to be bound by the Cardholder Agreement accompanying the card(s). I authorize you to advance funds from my Advantage Federal Credit Union VISA credit card in the amount(s) listed above. I understand that you will advise me if you are unable to process my payment request for any reason. All advances will be itemized on my VISA statement as proof of payment. Advantage Federal Credit Union shall not be responsible for any unposted interest/charges assessed on the above account(s) after the payoff. (1)Income from alimony, child support or separate maintenance is not required to be disclosed unless you want it to be considered in the approval of this loan.

Signature of Applicant	Date
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Signature of Co-Applicant	Date
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Get your
Salvatore's Visa
Credit Card
Today!

