

INOVA FEDERAL CREDIT UNION
Passport and Passport Gold Enrollment Form

By paying the yearly membership fee, you will be eligible to receive and use the program benefits until December 31, 2007.

Please fax your request to 574-293-6119 or mail to: INOVA Federal Credit Union, PO Box 1148, Elkhart, IN,46515-1148.

Both the Passport and Passport Gold entitle you to these great benefits:

- Passport allows you to skip one loan payment per calendar year.
- Passport Gold allows you to skip one payment on multiple loans per calendar year.
- Free Travelers Cheques.
- \$100.00 off Edgerton's Travel¹
- Extra 0.25% on your next Share Certificate²

- \$50 Passport³
- \$75 Passport Gold³

Name _____

Address _____

City _____ State _____ Zip _____

Home Telephone _____ (_____) _____

Present Employer _____

Employer Address _____

Work Telephone _____ (_____) _____

Email Address _____

Social Security Number _____

Date of Birth _____

To deduct the annual fee from your account, please provide the account number and share type:

Account Number _____

Share Type (e.g., checking) _____

Primary Account Holder Signature

Date

When you authorize IFCU to advance your loan due date by one month, your regular monthly payment will resume immediately following the month you indicate. By requesting deferment of a loan payment will cause an extension of the term of the loan and the interest will continue to accrue during the deferment period. I also understand if I have elected Credit Life, and/or Credit Disability protection the request for deferment will not prolong this coverage beyond the original maturity date. I understand my IFCU loans must be current and that I must not be in default of any other loan agreement terms. I must be a member in good standing to remain eligible for Passport program benefits. IFCU will notify me if the deferment cannot be granted at the time of my request for any reason.

¹Discounts are per booking not per person and require a 7 night minimum, but there are very few additional restrictions. On many offers, better discounts apply, so call an agent and find out just how far you can cruise into savings. Contact Edgerton's at 800-388-3437.

²This incentive may not be used in conjunction with any other credit union promotions, offers or discounts.

³Enrollment fee is non-refundable and enrollment is only valid for the current calendar year. Only one deferment per loan per calendar year is allowed. You may not skip your first payment or consecutive payments, regardless of the calendar year. Business Loans and real estate payments are not eligible for deferment.