

Account Number	Date
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**APPLICANT INFORMATION.** Married Applicants may apply for an individual loan/separate account. Check the type of credit for which you wish to apply:  
 **Individual credit** -- If you are applying for individual credit, complete the Applicant section.  
 **Joint credit** -- If you are applying for joint credit with your spouse or another person, complete the Applicant section and the Spouse/Co-Applicant section.  
 You must initial here if you intend to apply for Joint Credit: Applicant **X** \_\_\_\_\_ Co-Applicant **X** \_\_\_\_\_  
**Spouse Information.** You must also complete the Spouse section if any of the following apply: (1) your spouse will use your account; (2) you are relying on your spouse's income as a source of repayment; (3) you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI or Puerto Rico).

Credit Limit Requested: \$ \_\_\_\_\_ No. of Cards: \_\_\_\_\_ Authorized User Name (if any): \_\_\_\_\_

APPLICANT			<input type="checkbox"/> SPOUSE <input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> CO-SIGNER		
Complete for: a) joint credit, b) secured credit, or c) you live in a community property state: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single, Divorced, Widowed)			Complete for: a) joint credit, b) secured credit, or c) you live in a community property state: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single, Divorced, Widowed)		
APPLICANT NAME			SPOUSE/CO-APPLICANT/CO-SIGNER NAME		
SOCIAL SECURITY NO.	DRIVER'S LICENSE NO. & STATE	BIRTH DATE	SOCIAL SECURITY NO.	DRIVER'S LICENSE NO. & STATE	BIRTH DATE
HOME PHONE NO.	CELL PHONE	MOTHER'S MAIDEN NAME	HOME PHONE NO.	CELL PHONE	MOTHER'S MAIDEN NAME
E-MAIL ADDRESS			E-MAIL ADDRESS		
CURRENT STREET ADDRESS (Street/City/State/Zip)		SINCE	CURRENT STREET ADDRESS (Street/City/State/Zip)		SINCE
		DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT			DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT
PERSONAL REFERENCE (Name and Address)		RELATIONSHIP	PERSONAL REFERENCE (Name and Address)		RELATIONSHIP
		PHONE NO.			PHONE NO.

**EMPLOYMENT & INCOME** You need not list income from alimony, child support or separate maintenance unless you wish it considered for purposes of granting this credit.

EMPLOYER (Name and Address)		HIRE DATE	EMPLOYER (Name and Address)		HIRE DATE
		WORK PHONE NO.			WORK PHONE NO.
MONTHLY GROSS INCOME	OTHER MONTHLY INCOME	TOTAL MONTHLY DEBTS	MONTHLY GROSS INCOME	OTHER MONTHLY INCOME	TOTAL MONTHLY DEBTS
\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
MILITARY - IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE: ENDING/SEPARATION DATE:			MILITARY - IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE: ENDING/SEPARATION DATE:		

**SIGNATURES**  
 You promise the information stated in this Credit Card Application is true and correct to the best of your knowledge. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, review, increase, extension or renewal of credit, and in connection with any collection activities involving credit extended to you. You agree this application shall be the Credit Union's property whether or not this application is approved. You will notify the Credit Union immediately of any changes in your name, address or employment. You understand it is a federal crime to willfully and deliberately provide incomplete or incorrect information to obtain credit and may cause your account to be in default. You understand and agree if your application is approved, you are contractually liable according to the applicable terms of the Credit Card Account Opening Disclosure and Agreement provided to you in conjunction with your card. You will receive a copy of that Agreement no later than the time you receive your card, or your first credit advance and you promise to pay all amounts charged to your Account according to its terms.  
**Nebraska Residents:** A credit agreement must be in writing to be enforceable under Nebraska law. To protect you and us from any misunderstandings or disappointments, any contract, promise, undertaking, or offer to forebear repayment of money or to make any other financial accommodation in connection with this loan of money or grant or extension of credit, or any amendment of, cancellation of, waiver of, or substitution for any or all of the terms or provisions of any instrument or document executed in connection with this loan of money or grant or extension of credit, must be in writing to be effective.  
**New York Residents:** New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.  
**OH Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy 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.  
**WI Residents:** For any provision of any marital property agreement, court decree under WI ST § 766.70, or statement under WI ST § 766.59 to adversely affect the rights of the Credit Union, the Credit Union must be provided with a copy of the Agreement, decree or statement or have actual knowledge of its terms before any credit is approved or account opened. Sign if you are NOT applying for this loan account with your spouse. This credit request, if approved, will be incurred in the interest of the marriage or family of the undersigned.  
 Wisconsin Resident Signature **X** \_\_\_\_\_ Date \_\_\_\_\_

**OTHER CREDIT PRODUCTS** – Would you like the Credit Union to review your credit report related to this Loan Application to determine whether we might be able to offer you other credit products, products with more favorable interest rates, lower payments or other more advantageous terms than credit products you currently have.  Yes    No

**CONSENSUAL SECURITY INTEREST.** If your application for a Credit Card is approved, you acknowledge that the granting of a security interest in your share accounts is a condition of the approval of a Visa Credit Card. By signing below, you pledge and grant a security interest to the Credit Union in all individual and joint share accounts you have with the Credit Union now and in the future to secure your Account. You authorize the Credit Union to apply the balance in these share account(s) to pay any amounts due under your Visa Credit Card Agreement and Disclosure if your account is ever in default. You are not giving a security interest in any shares or funds in any IRA, SEP, Keogh, or any other share account which would result in the loss of special tax treatment under the Internal Revenue Code.

<b>X</b> _____ Applicant	<b>X</b> _____ Spouse/Co-Applicant/Co-Signer
Date	Date

**Credit Union Use Only**

Date	Loan Approved <input type="checkbox"/> Yes <input type="checkbox"/> No	Number of Cards	Credit Limit \$ _____	Credit Card Number
Comments			Credit Union Signature	Date
			<b>X</b> _____	

## CREDIT CARD SOLICITATION DISCLOSURE

The information provided in this disclosure is accurate and effective as of \_\_\_\_\_. The information may have changed after that date. To find out what may have changed please contact the Credit Union. If approved, the full terms and conditions of your credit card account will be disclosed in the Credit Card Account Opening Disclosure and Agreement provided to you in conjunction with your card.

### Interest Rates and Interest Charges

<b>ANNUAL PERCENTAGE RATE (“APR”)</b> for Purchases	_____ %
<b>APR for Balance Transfers</b>	_____ %
<b>APR for Cash Advances</b>	_____ %
<b>Paying Interest</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. We will begin charging interest on balance transfers and cash advances on the transaction date.
<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>None</b>
<b>Transaction Fees</b>	
➤ Foreign Transaction Fee	<b>1.00%</b> of each multiple currency transaction in U.S. dollars <b>0.80%</b> of each single currency transaction in U.S. dollars
<b>Penalty Fees</b>	
➤ Late Payment Fee	Up to <b>\$25.00</b>
➤ Returned Payment Fee	Up to <b>\$25.00</b>

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