

- ☐ I intend to apply for Individual Credit
☐ We intend to apply for Joint Credit
- ☐ Platinum Card
☐ Classic Card

CREDIT CARD APPLICATION

Member Account # _____

Requested Credit Line \$ _____

PRIMARY APPLICANT INFORMATION

First Name _____ Middle Initial _____ Last Name _____
☐ Jr. ☐ Sr. Social Security # _____ Date of Birth _____

Home Address _____ City/State/Zip _____

Do You ☐ Own ☐ Rent Name of Lender/Landlord _____ Monthly Mortgage/Rent \$ _____ How Long? Years _____ Months _____

Email Address _____ Home Phone _____ Cell Phone _____

Name of Nearest Living Relative/Friend _____ Address _____ City _____ State _____ Zip _____ Relationship _____ Phone _____

Mother's Maiden Name _____ Are You a U.S. Citizen? ☐ Yes ☐ No

Current Employer _____ Are You Self Employed? ☐ Yes ☐ No Position/Job Title _____ Hire Date _____

Employer Address _____ City/State/Zip _____

Employer Phone _____ Length of Employment: Years _____ Months _____ Gross Monthly Income \$ _____ *Other Income \$ _____

*Alimony, child support, or separate maintenance income need not be revealed if you do not wish to rely on it as a basis for repaying this obligation.

If less than 2 years of employment or additional employment

Previous Employer/Additional Employer _____ Position/Job Title _____ Hire Date ____/____/____ - End Date ____/____/____

CO-APPLICANT INFORMATION

First Name _____ Middle Initial _____ Last Name _____
☐ Jr. ☐ Sr. Social Security # _____ Date of Birth _____

Home Address _____ City/State/Zip _____

Do You ☐ Own ☐ Rent Name of Lender/Landlord _____ Monthly Mortgage/Rent \$ _____ How Long? Years _____ Months _____

Email Address _____ Home Phone _____ Cell Phone _____

Name of Nearest Living Relative/Friend _____ Address _____ City _____ State _____ Zip _____ Relationship _____ Phone _____

Mother's Maiden Name _____ Are You a U.S. Citizen? ☐ Yes ☐ No

Current Employer _____ Are You Self Employed? ☐ Yes ☐ No Position/Job Title _____ Hire Date _____

Employer Address _____ City/State/Zip _____

Employer Phone _____ Length of Employment: Years _____ Months _____ Gross Monthly Income \$ _____ *Other Income \$ _____

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If less than 2 years of employment or additional employment

Previous Employer/Additional Employer _____ Position/Job Title _____ Hire Date ____/____/____ - End Date ____/____/____

A consumer credit report may be requested in connection with this application and with any renewals, updates or extensions of any new credit extended as a result of this application. The credit union is relying on what you stated in this application and you acknowledge that everything you have stated is true and correct. If this application is approved and a credit card(s) is issued, the undersigned applicant(s), by signing, using or permitting another to use the credit card(s), agree that the applicant(s) will be bound by the terms and conditions accompanying the credit card(s) and all amendments. Your signature(s) must appear below before we can process your application. I understand that if I do not qualify for the Visa product selected above, I will be notified if I was approved for another option or was disapproved.

By signing or otherwise authenticating below, you are affirmatively agreeing that you are aware that granting a security interest is a condition for the credit card and you intend to grant a security interest. You acknowledge and agree that your pledge does not apply during any periods when you are a covered borrower under the Military Lending Act. For clarity, you will not be deemed a covered borrower, and your pledge will apply, if (i) you become obligated on a credit transaction or establish an account for credit when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Pledge of Shares and Security Interest. By signing an application, acceptance or authorized us of any credit cards, you grant and pledge a consensual lien to us on all shares to secure payment of your obligations on this account. In addition, you acknowledge our statutory lien rights; you agree that such a lien is impressed as of the date that this account is opened; and you agree that we can apply the shares pledged at the time of any default on this account without further notice. "Shares" for the purpose of your pledge to secure your obligations to the Credit Union means all deposits in any share savings, share draft, club, certificate, P.O.D., revocable trust, or custodial account(s), whether jointly or individually held- regardless of contributions that you have on deposit now or in the future. Your pledge does not include any I.R.A., Keogh, tax escrow, irrevocable trust, or fiduciary account in which you do not have vested ownership interest.

X
Applicant's Signature _____ Date _____

X
Co-Applicant's Signature _____ Date _____

FOR CREDIT UNION USE ONLY

Credit Limit \$ _____ Approved By _____ Member CU Acct # _____



CREDIT CARD
ACCOUNT
OPENING
DISCLOSURE



This Disclosure is incorporated into and becomes part of Your LOANLINER® Consumer Credit Card Agreement & Disclosure. Please keep this attached to Your LOANLINER Consumer Credit Card Agreement & Disclosure.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Platinum: 10.9% • Classic: 12.9% based on creditworthiness
APR for Balance Transfers	3.5%-5.5% Introductory APR for a period of 12 billing cycles. After that, Your APR will be 10.9%-12.9%.
APR for Cash Advances	Platinum: 10.9% • Classic: 12.9%
Penalty APR and When it Applies	N/A
Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	None
For Credit Card Tips from the Consumer Financial Protection Bureau	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 http://www.consumerfinance.gov/learnmore .
Fees	
Set-up and Maintenance Fees - Annual Fee - Account Set-up Fee - Program Fee - Participation Fee - Additional Card Fee - Application Fee	None None None None None None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	None None 1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$18.50 Up to \$5.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)." See Your Account Agreement for more details.

Billing Rights:

Information on Your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.

Military Lending Act Disclosures:

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Please call us at (877) 673-3284 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.

Other Fees & Disclosures:**Late Payment Fee:**

\$18.50 or the amount of the required minimum payment, whichever is less, if You are 10 or more days late in making a payment. If Your Account is subject to a Late Payment Fee, the fee will be charged to Your Account when You do not make the required minimum payment by or within the number of days of the statement Payment Due Date set forth on this Disclosure.

Returned Payment Fee:

\$5.00 or the amount of the required minimum payment, whichever is less. If Your Account is subject to a Returned Payment Fee, the fee will be charged to Your Account when a payment is returned for any reason.

Card Recovery Fee:

None.

Card Replacement Fee:

\$10.00. If Your Account is subject to a Card Replacement Fee, a fee will be charged for each replacement Card that is issued to You for any reason.

Document Copy Fee:

\$1.00 per page. If Your Account is subject to a Document Copy Fee, except as limited by applicable law, a fee may be charged to Your Account for each copy of a sales draft or statement that You request (except when the request is made in connection with a billing error made by the Credit Union).

Emergency Card Replacement Fee:

None.

Pay-by-Phone Fee:

None.

PIN Replacement Fee:

None.

Rush Fee:

None.

Statement Copy Fee:

\$1.00 per page. If Your Account is subject to a Statement Copy Fee, except as limited by applicable law and when the request is made in connection with a billing error made by the Credit Union, a fee may be charged to Your Account for each copy of a sales draft or statement that You request.

Unreturned Card Fee:

None.

Collection Costs:

You agree to pay all costs of collecting the amount You owe under this Agreement, including court costs and reasonable attorney's fees.

Periodic Rates:

The Purchase APR is 10.9%-12.9% which is a daily periodic rate of 0.029%-0.035%.

The Introductory Balance Transfer APR is 3.5%-5.5% which is a daily periodic rate of 0.009%-0.015%.

The Balance Transfer APR is 10.9%-12.9% which is a daily periodic rate of 0.029%-0.035%.
The Cash Advance APR is 10.9%-12.9% which is a daily periodic rate of 0.029%-0.035%.