



Credit Card Application

Check below to indicate the type of credit for which you are applying. Married Applicants may apply for a separate account.

Individual Credit: You must complete the **Applicant** section about yourself and the **Other** section about your spouse if:
 1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI);
 2. your spouse will use the account, or
 3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the **Other** section to the extent possible about the person on whose payments you are relying.

Joint Credit: Each Applicant must **individually** complete appropriate section below. **Credit Limit Requested \$** _____
 If Co-Borrower is spouse of the applicant, mark the Co-Applicant box. **Premier Visa Classic**
 Premier Visa Platinum Rewards (Annual Fee of \$29.00)

Guarantor: Complete the **Other** section if you are a guarantor on an account/loan.

APPLICANT	OTHER <input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> SPOUSE <input type="checkbox"/> OTHER
NAME (Last - First - Initial)	NAME (Last - First - Initial)
ACCOUNT NUMBER SOCIAL SECURITY NUMBER	ACCOUNT NUMBER SOCIAL SECURITY NUMBER
DRIVER'S LICENSE NUMBER/STATE EMAIL ADDRESS	DRIVER'S LICENSE NUMBER/STATE EMAIL ADDRESS
BIRTH DATE HOME PHONE CELL PHONE BUSINESS PHONE/EXT.	BIRTH DATE HOME PHONE CELL PHONE BUSINESS PHONE/EXT.
PRESENT ADDRESS (Street - City - State - Zip) <input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE	PRESENT ADDRESS (Street - City - State - Zip) <input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE
MORTGAGE/RENT OWED TO:	MORTGAGE/RENT OWED TO:
MORTGAGE BALANCE MONTHLY PAYMENT INTEREST RATE \$ \$ %	MORTGAGE BALANCE MONTHLY PAYMENT INTEREST RATE \$ \$ %
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)	COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)
EMPLOYMENT/INCOME START DATE	EMPLOYMENT/INCOME START DATE
NAME AND ADDRESS OF EMPLOYER	NAME AND ADDRESS OF EMPLOYER
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.	NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.
EMPLOYMENT INCOME OTHER INCOME \$ Per \$ Per <input type="checkbox"/> NET <input type="checkbox"/> GROSS SOURCE	EMPLOYMENT INCOME OTHER INCOME \$ Per \$ Per <input type="checkbox"/> NET <input type="checkbox"/> GROSS SOURCE

STATE LAW NOTICES **OHIO RESIDENTS ONLY:** 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.

WISCONSIN RESIDENTS ONLY: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union

unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are **not** applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

X _____
 SIGNATURE FOR WISCONSIN RESIDENTS ONLY DATE

SIGNATURES

1. You promise that everything you have stated in this application is correct to the best of your knowledge. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension, or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a crime to willfully and deliberately provide incomplete or incorrect information in this application.

2. You understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the credit card agreement and disclosures. You grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. Shares and deposits in an Individual Retirement Account, and any other account that would lose special tax treatment under state or federal law if given as security, are not subject to the security interest you have given in your shares and deposits.

X _____ (SEAL)
 APPLICANT'S SIGNATURE DATE

X _____ (SEAL)
 OTHER SIGNATURE DATE

CREDIT UNION USE ONLY

APPROVED NO. OF CARDS _____ CREDIT LIMIT \$ _____ CREDIT CARD NUMBER _____
 DECLINED CREDIT COMMITTEE OR LOAN OFFICER SIGNATURE _____



APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Premier Visa Platinum Rewards 0.00% Introductory APR for a period of six billing cycles. After that your APR will be 8.99% to 14.99%, based on your creditworthiness.</p> <p>Premier Visa Classic 0.00% Introductory APR, for qualifying members, for a period of six billing cycles. After that, or if you do not qualify for the Introductory APR, your APR will be 8.99% to 18.00%, based on your creditworthiness.</p>
APR for Balance Transfers	<p>Premier Visa Platinum Rewards 0.00% Introductory APR for a period of six billing cycles. After that your APR will be 8.99% to 14.99%, based on your creditworthiness.</p> <p>Premier Visa Classic 0.00% Introductory APR, for qualifying members, for a period of six billing cycles. After that, or if you do not qualify for the Introductory APR, your APR will be 8.99% to 18.00%, based on your creditworthiness</p>
APR for Cash Advances	18.00%
Penalty APR and When it Applies	<p>18.00%</p> <p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> - Make a late payment <p>How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
How to Avoid Paying Interest on Purchases	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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
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 consumerfinance.gov/learnmore.
Fees	
Annual Fee	
- Annual Fee – Premier Visa Platinum Rewards	\$29.99
- Annual Fee – Premier Visa Classic	None

Transaction Fees	
- Balance Transfer Fee	\$5.00 or 2.00% of the amount of each balance transfer, whichever is greater
- Cash Advance Fee	\$5.00 or 2.00% of the amount of each cash advance, whichever is greater
- Foreign Transaction Fee	2.00% of each transaction in U.S. dollars
Penalty Fees	
- Late Payment Fee	Up to \$10.00
- Returned Payment Fee	Up to \$25.00

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

Loss of Introductory APR: We may end your Introductory APR for purchases and balance transfers and apply the Penalty APR if you are 60 days late in making a payment.

Application of Penalty APR: Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

Minimum Interest Charge: The minimum interest charge will be charged on any dollar amount.

Effective Date:

The information about the costs of the card described in this application is accurate as of May 1, 2015. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	10.00% of the outstanding balance, if you are 15 or more days late in making a payment. However, the fee will not exceed \$10.00.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$3.00
Document Copy Fee	\$3.00
Rush Fee	\$100.00
Card Replacement Fee	\$15.00
On Demand (Next day) ACH Fee	\$20.00