

# CREDIT CARD APPLICATION

ACCOUNT NUMBER

Married persons may apply for an individual account.

**IMPORTANT: READ THIS SECTION CAREFULLY BEFORE CHECKING THE APPROPRIATE BOX(ES).**

**INDIVIDUAL CREDIT.** Complete all "Borrower" sections. Complete information about your spouse ("Co-Maker" sections) if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), or if your spouse will use the Account, or information about the person making payments if you are relying on alimony, spousal support, child support or separate maintenance as a basis for repayment of the credit requested.

**JOINT CREDIT.** Complete all sections with information about you and your Other Applicant. Please check the Joint Credit box below to show your intent.

## CREDIT CARD REQUEST

THIS ACCOUNT IS TO BE FOR:	<input type="checkbox"/> INDIVIDUAL ACCOUNT	<input type="checkbox"/> INDIVIDUAL ACCOUNT	REQUESTED LIMIT
	<input type="checkbox"/> JOINT ACCOUNT We intend to apply for joint credit	<input type="checkbox"/> With authorized user	

**See Important Credit Card Account Disclosure on Page 3 of this application**

## Borrower BORROWER INFORMATION Co-Maker/Authorized User/Co-Borrower

Borrower's Name (Last, First, Middle, include Sr./Jr. if applicable)				Co-Borrower's Name (Last, First, Middle, include Sr./Jr. if applicable)			
Current Address (Street, City, State, Zip) <input type="checkbox"/> Other <input type="checkbox"/> Own <input type="checkbox"/> Rent Length _____				Current Address (Street, City, State, Zip) <input type="checkbox"/> Other <input type="checkbox"/> Own <input type="checkbox"/> Rent Length _____			
Home Telephone Number	Cellular Number	Social Security Number	Date of Birth	Home Telephone Number	Cellular Number	Social Security Number	Date of Birth
ID No./State	Complete for joint, secured credit or if you live in a community property state <input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED <input type="checkbox"/> SEPARATED			ID No./State	Complete for joint, secured credit or if you live in a community property state <input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED <input type="checkbox"/> SEPARATED		
Former Address (Street, City, State, Zip, Country) Length _____				Former Address (Street, City, State, Zip, Country) Length _____			

## Borrower EMPLOYMENT INFORMATION Co-Maker/Authorized User/Co-Borrower

Employer				Employer			
Address (Street, City, State, Zip)				Address (Street, City, State, Zip)			
Position or Job Title		Employment Status		Position or Job Title		Employment Status	
Telephone Number	Hire Date	Monthly Salary		Telephone Number	Hire Date	Monthly Salary	
Former Employer				Former Employer			
Address (Street, City, State, Zip)				Address (Street, City, State, Zip)			
Telephone Number	Hire Date	Ending Date		Telephone Number	Hire Date	Ending Date	

## Borrower OTHER INCOME Co-Maker/Authorized User/Co-Borrower

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

Type of Other Income	Monthly Amount	Type of Income	Monthly Amount
Type of Other Income	Monthly Amount	Type of Other Income	Monthly Amount
Is any income likely to be reduced before the credit requested is paid off? <input type="checkbox"/> YES <input type="checkbox"/> NO		Is any income likely to be reduced before the credit requested is paid off? <input type="checkbox"/> YES <input type="checkbox"/> NO	

## Borrower REFERENCES Co-Maker/Authorized User/Co-Borrower

Name of Reference	Telephone Number	Name of Reference	Telephone Number
Address of Reference (Street, City, State, Zip)		Address of Reference (Street, City, State, Zip)	
Name of Reference	Telephone Number	Name of Reference	Telephone Number
Address of Reference (Street, City, State, Zip)		Address of Reference (Street, City, State, Zip)	

ASSETS AND LIABILITIES

PLEASE CHECK BOX A IF THE ASSET/CREDIT IS IN BORROWER'S NAME ONLY. PLEASE CHECK BOX B IF THE ASSET/CREDIT IS IN CO-BORROWER'S/OTHER PERSON'S NAME ONLY.

ASSETS:

Table with columns: CHECK (A, B), TYPE, ACCOUNT TYPE, DESCRIPTION (LIST ALL OTHER ASSETS INCLUDING AUTOS, REAL ESTATE, ETC.), MARKET VALUE

BORROWER

CO-MAKER/AUTHORIZED USER/CO-BORROWER

DEPOSIT ACCOUNTS, INCLUDE CHECKING/SAVINGS AT BANK, CREDIT UNIONS AND SAVINGS AND LOAN ASSOCIATIONS.

Table with columns: TYPE, COMPANY NAME/LOCATION, ACCOUNT NO., APPROX. BALANCE, TYPE, COMPANY NAME/LOCATION, ACCOUNT NO., APPROX. BALANCE

LIABILITIES:

Table with sections: Primary Borrower Account, Co-Borrower Account. Columns include CHECK (A, B), TYPE, COMPANY/PAYEE, CITY, ACCOUNT NO., BALANCE, MO. PAYMENTS. Includes a 'SAMPLE' watermark.

BE SURE TO LIST ALL OPEN ACCOUNTS WITH OR WITHOUT A BALANCE ATTACHED SEPARATE SHEET IF NECESSARY. TOTAL OBLIGATION

GENERAL QUESTIONS

Table with columns for Borrower and Co-Borrower (Yes/No) and questions: 1. Have you ever filed a petition for Chapter 13? 2. Have you filed for bankruptcy within the last 10 years? 3. Are there any suits pending... 4. Have you ever applied for credit using another name? 5. Have you ever had any auto, furniture or other property repossessed? 6. Do you have any past due... 7. Are you a US Citizen or permanent resident alien? 8. Are you a co-maker, endorser, or guarantor on any loan or note?

By signing below, I certify that the information on both sides of this Credit Card Application and on any attachments, both written or printed is true and correct and represents my current financial condition accurately, and that I have no other debts than those stated. If there are important changes, I will notify you in writing immediately. I understand that any false statements or willful over-evaluation of land, property or security for the purpose of influencing in any way the action of any federally insured credit union upon any loan application is a violation of Section 1014, Title 18, U.S. Code.

I hereby agree to grant the credit union a security interest in all present and future shares and deposits with the credit union except Individual Retirement Account(s) and other accounts which provide tax benefits under federal or state law to secure this VISA account. Upon default, I agree that the credit union may apply any or all of my shares and deposits to pay amounts due, or to pay the entire balance due on the account.

I authorize you to gather whatever credit and employment information you consider necessary and appropriate. I authorize you to give information concerning your credit experience with me to others. I understand that you will retain this application whether or not credit is approved.

The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy 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.

PLEASE SUBMIT COPY OF CURRENT PAYCHECK STUB OR OTHER DOCUMENTATION FOR TOTAL INCOME

X Borrower's Signature Date X Other Signature (if applicable) Date

OFFICE USE ONLY

Table with columns: Date, [ ] Approved, [ ] Denied (Adverse Action Notice Sent), Amount, Debt Ratio Before/After

X Loan Officer Signature X Loan Officer Signature

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>7.25% to 15.25%</b> , when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>7.25% to 15.25%</b> , when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>7.25% to 15.25%</b> , when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on the Prime Rate.
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>Minimum Interest Charge</b>	If you are charged interest, there is no minimum interest charge.
<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">www.consumerfinance.gov/learnmore</a>

<b>Fees</b>	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
• Balance Transfer	<b>None</b>
• Cash Advance	<b>None</b>
• Foreign Transaction	<b>1%</b> of each multiple currency transaction in U.S. dollars. <b>0.80%</b> of each single currency transaction in U.S. dollars
• Document Copy Fee	<b>\$5</b>
• Card Replacement	<b>\$12</b>
• PIN Replacement	<b>\$5</b>
• Rush Order Fee	<b>\$30</b>
<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$25</b> or the amount of your late payment for principal & interest, whichever is less.
• Returned Payment	Up to <b>\$35</b>
• Over Limit Fee	Up to <b>\$35</b>

**How we will calculate your balance:** We use the method called “average daily balance (including new purchases).”

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

**How We Calculate Variable APRs:** We calculate your variable APR by adding a margin (interest percentage) to the value of an index. The index we use is the “Prime Rate” of interest appearing in the “Money Rates” section of The Wall Street Journal published on the 20th day of the month preceding the first day of each billing cycle or, if The Wall Street Journal is not published on such date, the next day on which such Prime Rate is published. A change in the index will result in a change to your variable APRs. For example, if your margin for purchases is 4% and the value of the index (the Prime Rate) is 3.25%, your APR for purchases would be 7.25%. If the value of the index later increases from 3.25% to 5.5%, your APR for purchases would increase to 9.5%. The variable APRs disclosed above are accurate within 30 days prior to the date these disclosures are provided to you.

**Other Disclosures**

- Late Payment Fee: Up to **\$25** or the amount of the required minimum payment, whichever is less, if you are late in making your payment disclosed on your billing statement.
- Returned Check Fee: Up to **\$35** or the amount of the required minimum payment, whichever is less.
- Over Limit Fee: Up to **\$35** or the amount you are over your limit, whichever is less.