| Married Applicants: May apply f | or a separate ac | count. | | | |
|--|--|--|--|--|------------------------------|
| Individual Credit: You must com 1. you live in or the property ple 2. your spouse will use the acco 3. you are relying on your spous complete the Other section to th Joint Credit: Each Applicant mu box. | dged as collater ount, or se's income as a ne extent possib | al is located in a community basis for repayment. If you le about the person on whos | property state (AK,AZ, CA, IE are relying on income from alin e payments you were relying. |), LA, NM, NV, TX, mony, child support, | or separate maintenance, |
| Initial here if you | intend to apply f | or joint credit. | | | |
| Account/Loan For: | Individual | Joint | Credit Card Account F | or: 🗌 Individual | Joint |
| (Including ATM/Debit Card Access to the Account if Available) | | | Credit Card Type: | | |
| Amount Requested \$ Loan Purpose: | | | Credit Limit Requested \$ | | |
| Loan Product: | | | If Authorized User, Nar | ne: | |
| Repayment: Payroll Deduction | on 🗌 Cash/Pay | /ment Coupon 🛛 Automat | ic Payment | | |
| If yo and o | u answer "yes" does not affect | having your loan protected the credit union will disclo your loan approval. In orden ains the terms and condition | se the cost to protect your lo for your loan to be covered, | oan. The protection you will need to sig | is voluntary n a separate |
| APPLICANT | | | CO-APPLICANT | | |
| NAME | | | NAME | | |
| ACCOUNT NUMBER | | | ACCOUNT NUMBER | | |
| SOCIAL SECURITY NUMBER | | SE NUMBER/STATE | SOCIAL SECURITY NUMBER | DRIVER'S LICE | NSE NUMBER/STATE |
| | | | | | |
| AGES OF DEPENDENTS | EMAIL ADDRES | 5 | AGES OF DEPENDENTS | EMAIL ADDRE | SS |
| BIRTH DATE HOME PHONI | 1 | CELL PHONE | BIRTH DATE HOME | PHONE | CELL PHONE |
| PRESENT ADDRESS (Street - City - State - | Zip) | | PRESENT ADDRESS (Street - City - State - Zip) | | |
| | | LENGTH AT RESIDENCE | | | LENGTH AT RESIDENCE |
| PREVIOUS ADDRESS (Street - City - State | - Zip) | OWN RENT | PREVIOUS ADDRESS (Street - City - | PREVIOUS ADDRESS (Street - City - State - Zip) | |
| | | LENGTH AT RESIDENCE | LENGTH A | | LENGTH AT RESIDENCE |
| COMPLETE FOR JOINT CREDIT, SECURED PROPERTY STATE: | CREDIT OR IF YOU L | JVE IN A COMMUNITY | COMPLETE FOR JOINT CREDIT, SEC PROPERTY STATE: | CURED CREDIT OR IF YOU | |
| | ARRIED (Single - Dive | orced - Widowed) | MARRIED SEPARATED | UNMARRIED (Single - Div | vorced - Widowed) |
| EMPLOYMENT/INCOME | | | EM PLOYMENT/INCOME | | |
| NAME AND ADDRESS OF EMPLOYER | | | NAME AND ADDRESS OF EMPLOYER | | |
| PROFESSION/JOB TITLE | START DATE | WORK PHONE | PROFESSION/JOB TITLE | START DATE | WORK PHONE |
| NOTICE: ALIMONY, CHILD SUPPORT, OI REVEALED IF YOU DO NOT CHOOSE TO H | | | NOTICE: ALIMONY, CHILD SUPPOR REVEALED IF YOU DO NOT CHOOSE | | |
| MONTHLY GROSS INCOME OTHER MONTH | | | MONTHLY GROSS INCOME OTHER MONT | | ILY INCOME |
| \$ | \$ | | \$ | \$ | |
| | SOURCE | | | SOURCE | |
| PREVIOUS EMPLOYER NAME AND ADDRE TWO YEARS | ss if employed les | SS THAN | PREVIOUS EMPLOYER NAME AND A TWO YEARS | ADDRESS IF EMPLOYED LE | SS THAN |
| STARTING DATE ENDING DATE | | | STARTING DATE | E | NDING DATE |

IOANLINER.

| CREDITOR NAME (Attach additional sheet(s) if necessary) | | PRESENT BALANCE | MONTHLY PAYMENT |
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| 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 carreement, unilatoral statement under Section 766 50, or court decred | 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. | | |
| agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union | SIGNATURE FOR WISCONSIN RESIDENTS OF | | DATE |
| SIGNA | | | DATE |
| SIGNA | | | |
| 1. You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of what you owe. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports and employment information 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. If you are applying for a cred your card will constitute acknowle terms of the credit card agreen security interest in all individual you have with us now and in account. When you are in default, these accounts to any amounts of Retirement Account, and any ot treatment under state or federal la the security interest you have give | edgment of receipt ar ment and disclosures and joint share and/o the future to secur , you authorize us to due. Shares and depo her account that wo aw if given as security | nd agreement to the s. You grant us a or deposit accounts re your credit card apply the balance in osits in an Individual uld lose special tax y, are not subject to |
| X | X | |] |
| APPLICANT'S SIGNATURE DATE | | | DATE |

IMPORTANT VISA DISCLOSURE INFORMATION

| Interest Rates and Interest | Charges | | |
|--|--|--|--|
| Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances: | VISA Platinum: 11.96%* VISA Classic: 13.96%* to 14.96%* , based on your credit worthiness | | |
| 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. | | |
| 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 | | | |
| Annual Fee | None | | |
| Transaction Fees Balance Transfer Cash Advance Foreign Transaction | None None 1% of each international transaction requiring currency conversion to U.S. dollars 0.8% of international transactions without currency conversion | | |
| Penalty Fees • Late Payment • Over-the-Credit Limit • Returned Payment | \$25.00 None up to \$20.00 | | |

How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases). The information about the costs of the cards described in this application is accurate as of March 1, 2013. This information may have changed after that date. To find out what may have changed, call us at (800) 894-1200 or write to us at P.O. Box 6015, Pasadena, CA 91102-6015.

* This rate is non-variable, non-fixed, and not introductory. Rates may change in June and December upon written notice as provided by law.