



MARRIED APPLICANTS may apply for a separate account. **Check the type of credit account for which you wish to apply.**

Individual Credit – You must complete the applicant section about yourself and the other section about your spouse if: (1) You live in a community property state (AK, AZ, CA, ID, LA, NM, NV, P.R., TX, WA, WI); (2) your spouse will use the account; or (3) you are relying on your spouse's income as a source of repayment.

Joint Credit – If you are applying for a joint account or an account that you and another person will use, you must complete the applicant and Spouse/Co-Applicant section.

Initial here if you intend to apply for Joint Credit

If you are applying for credit in your name only, do not complete portion on co-applicant			
APPLICANT NAME (LAST/FIRST/MIDDLE)			
HOME ADDRESS (STREET & NO.)		CITY/STATE/ZIP	
YEARS AT ADDRESS	OWN RENT	MORTGAGE/RENT PAID TO	MONTHLY MTG/RENT PAYMENT
DRIVERS LICENSE NO./STATE	ACCOUNT NUMBER		Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
HOME PHONE NO.	BIRTHDATE		Alimony, child support, separate maintenance received under: court order written agreement oral understanding
SOCIAL SECURITY NO.	MOTHER'S MAIDEN NAME		Other income: \$ _____ per _____ Source(s) of other income: _____
BUSINESS PHONE	GROSS MONTHLY SALARY	NET MONTHLY SALARY	
	\$ _____	\$ _____	
EMPLOYER	POSITION	START DATE	
BUSINESS ADDRESS			

OTHER SPOUSE CO-APPLICANT

OTHER-APPLICANT NAME (LAST/FIRST/MIDDLE)			
HOME ADDRESS (STREET & NO.)		CITY/STATE/ZIP	
YEARS AT ADDRESS	OWN RENT	MORTGAGE/RENT PAID TO	MONTHLY MTG/RENT PAYMENT
DRIVERS LICENSE NO./STATE	ACCOUNT NUMBER		Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
HOME PHONE NO.	BIRTHDATE		Alimony, child support, separate maintenance received under: court order written agreement oral understanding
SOCIAL SECURITY NO.	MOTHER'S MAIDEN NAME		Other income: \$ _____ per _____ Source(s) of other income: _____
BUSINESS PHONE	GROSS MONTHLY SALARY	NET MONTHLY SALARY	
	\$ _____	\$ _____	
EMPLOYER	POSITION	START DATE	
BUSINESS ADDRESS			

SIGNATURES – Are you currently on active military duty? - Yes - No

You promise that the information stated in this Loan Application is true and correct to the best of your knowledge. The Credit Union or its agent is authorized to investigate your credit worthiness, employment history, and to obtain a credit report and to answer questions about its credit history with you. The Credit Union may also obtain credit reports to update, increase, extend, renew or collection of the credit received by you. False or misleading statements in your application may cause any loan to be in default. You agree that this application shall be the Credit Union's property whether or not this application is approved. You will notify the Credit Union in writing immediately of any changes in your name, address or employment. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information to obtain credit. If you request, you will be provided the name and address of any credit bureau from which we received a credit report. **As security for any loan or credit card to you or on your behalf, you grant the Credit Union a Security Interest in all individual and joint share or other accounts you have with the Credit Union now and in the future. When you are in default you authorize the Credit Union to take that money and apply it to what you owe. Shares and deposits that would have an adverse tax consequence if pledged as security are not subject to this Security Interest.** To help the government fight the funding of Terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license and other identifying information.

OHIO RESIDENTS: The Ohio laws against discrimination requires 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.

WISCONSIN RESIDENTS: For any provision of any marital property agreement, court decree order section 766.70, or statement under section 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 _____	Date _____	Other Applicant's Signature _____	Date _____
APPLICANT'S SIGNATURE	DATE	OTHER APPLICANT'S SIGNATURE	DATE
X		X	

FOR CREDIT UNION USE ONLY	CREDIT LIMIT \$ _____
	APPROVED _____ REJECTED _____ CREDIT CARD ACCOUNT NO. _____
	DATE _____ CREDIT COMMITTEE OR LOAN OFFICER SIGNATURE _____



Interest Rates and Interest Charges	
ANNUAL PERCENTAGE RATE for Purchases	Visa Classic Option A-11.9% Visa Classic Option B- 13.9% Visa Platinum-9.9%
ANNUAL PERCENTAGE RATE For Balance Transfers	Visa Classic Option A-11.9% Visa Classic Option B- 13.9% Visa Platinum-9.9%
ANNUAL PERCENTAGE RATE for Cash Advances	Visa Classic Option A-11.9% Visa Classic Option B- 13.9% Visa Platinum-9.9%
How To Avoid Paying Interest On Payments	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips From The Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at: http://www.federalreserve.gov.creditcard
FEES	
Set-Up And Maintenance Fees Annual Fee	None-Visa Classic Option B/Visa Platinum \$10.00-Visa Classic Option A
Transaction Fees	1% of transaction amount on Foreign Transactions
Penalty Fees Late Payment Returned Payment	If your payment is 10 or more days late, you will be charged up to \$25.00. \$3.00

How We Will Calculate Your Balance: We use a 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.

Other Disclosures:

Card Replacement Fee - \$5.00

The information about the costs of the card described in this application is accurate as of October 29, 2010. This information may have changed after that date. To find out what may have changed, call us at 1-888-330-8482.