



VISA CLASSIC/VISA GOLD/VISA PLATINUM
 APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Classic 10.92% , 12.00% , or 14.00% when you open your account, based on your creditworthiness.</p> <p>Visa Gold 9.90%</p> <p>Visa Platinum 7.90%</p>
APR for Balance Transfers	<p>Visa Classic 13.92% , 14.00% , or 15.00% when you open your account, based on your creditworthiness.</p> <p>Visa Gold 9.90%</p> <p>Visa Platinum 7.90%</p>
APR for Cash Advances	<p>Visa Classic 13.92% , 14.00% , or 15.00% when you open your account, based on your creditworthiness.</p> <p>Visa Gold 9.90%</p> <p>Visa Platinum 7.90%</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.
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	
Transaction Fees - Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$20.00 Up to \$20.00

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

Effective Date:

The information about the costs of the card described in this application is accurate as of October 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	\$20.00	or the amount of the required minimum payment, whichever is less, if you are ten or more days late in making a payment.
Returned Payment Fee	\$20.00	or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$2.00	
Rush Fee	\$50.00	
Emergency Card Replacement Fee	\$150.00	
Card Replacement Fee	\$20.00	



Credit Card Application

A table that includes required credit card disclosures is on a separate document provided with this Application. To obtain any change in the required information since it was printed, write to us at the address stated on this Application.

<p>Check below to indicate the type of credit for which you are applying. Married Applicants may apply for a separate account.</p> <p><input type="checkbox"/> Individual Credit: You must complete the Applicant section about yourself and the Other section about your spouse if:</p> <ol style="list-style-type: none"> 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); your spouse will use the account, or 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. <p><input type="checkbox"/> Joint Credit: Each Applicant must individually complete appropriate section below. If Co-Borrower is spouse of the applicant, mark the Co-Applicant box.</p> <p>Guarantor: Complete the Other section if you are a guarantor on an account/loan. <input type="checkbox"/> Credit Limit Requested \$ _____</p>			
<p>APPLICANT</p> <p>NAME (Last - First - Initial)</p>		<p>OTHER <input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> SPOUSE <input type="checkbox"/> OTHER</p> <p>NAME (Last - First - Initial)</p>	
ACCOUNT NUMBER		SOCIAL SECURITY NUMBER	
DRIVER'S LICENSE NUMBER/STATE		EMAIL ADDRESS	
BIRTH DATE	CELL PHONE	WORK PHONE/EXT.	
PRESENT ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT	
		LENGTH AT RESIDENCE	
MORTGAGE/RENT OWED TO:			
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)			
EMPLOYMENT/INCOME		START DATE	
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.			
EMPLOYMENT INCOME \$ _____ PER _____	OTHER INCOME \$ _____ PER _____		
<input type="checkbox"/> NET <input type="checkbox"/> GROSS	SOURCE		
REFERENCE		RELATIONSHIP	
PERSONAL REFERENCE		HOME PHONE	
STATE LAW NOTICES		<p>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.</p> <p>WISCONSIN RESIDENTS ONLY: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under</p>	
		<p>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.</p>	
X		X	
SIGNATURE FOR WISCONSIN RESIDENTS ONLY		DATE	
SIGNATURES			
<p>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.</p>		<p>2. You understand that the use of your card will constitute acknowledgement of receipt and agreement to the terms of the credit card agreement and disclosures. The remainder of this section applies ONLY if you are applying for a secured card. 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.</p>	
X (SEAL)		X (SEAL)	
APPLICANT'S SIGNATURE		OTHER SIGNATURE	
DATE		DATE	
CREDIT UNION USE ONLY			
<input type="checkbox"/> APPROVED	NO. OF CARDS _____	CREDIT LIMIT \$ _____	CREDIT CARD NUMBER _____
<input type="checkbox"/> DECLINED	CREDIT COMMITTEE OR LOAN OFFICER SIGNATURE _____		