

Date	Account Number
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**APPLICANT INFORMATION. Married Applicants may apply for an individual loan/separate account.**  
**Type of Credit.** Check the type of credit for which you wish to apply.  
 **Individual credit** -- If you are applying for individual credit, complete the Applicant section.  
 **Joint credit** -- If you are applying for joint credit with your spouse or another person, complete the Applicant section and the Spouse/Co-Applicant section.  
*You must initial here if you intend to apply for Joint Credit:  X   X*   
**Spouse Information.** You must also complete the Spouse section if any of the following apply: (1) your spouse will use your account; (2) you are relying on your spouse's income as a source of repayment; (3) you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI or Puerto Rico); or (4) you are an Alaska resident and are currently subject to a community property agreement or community property trust.

Credit Limit Requested: \$ _____ No. of Cards: _____	<input type="checkbox"/> <b>Authorized Signer (Optional-Non-Applicant) Card Request</b> (Upon approval, an additional document and signature(s) will be required before the card will be issued).
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You understand that by using the credit card ("card"), or allowing another to use the card; you agree that such use constitutes your acknowledgment, receipt and agreement to the terms and conditions of the credit card agreement provided to you in connection with the card or credit line. Refer to the separate table that includes required credit card disclosures being furnished with this Application. To obtain any change in the required information since it was printed, please call us at 1-800-226-6673 or write to us at the address stated on this Application.

<b>Primary Applicant</b>	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced, Widowed)
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Name (Legal Name) First	Middle	Last	Birth Date	SSN/TIN
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Home Phone No. *	Cell Phone No. *	Preferred Contact Time: <input type="checkbox"/> Morning <input type="checkbox"/> Afternoon	Preferred Contact Method: <input type="checkbox"/> Home Phone <input type="checkbox"/> Cell Phone <input type="checkbox"/> Work Phone <input type="checkbox"/> Email
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Physical Address (Street, City, State, Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent \$ _____	<input type="checkbox"/> Lives with Others	At Address Since (Date)
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Mailing Address (Street, City, State, Zip) (if different from the address above)	Mother's Maiden Name
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Previous Address (Required if resided at current address for less than two years)	Email Address
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Employer (If retired, from where did you retire?)	List previous employer if less than 3 months	Hire Date
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Employer Address	Occupation or Type of Business if Self-employed	Work Telephone No.*
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Identification Type: <input type="checkbox"/> Driver's License <input type="checkbox"/> Military ID <input type="checkbox"/> State Issued ID Card <input type="checkbox"/> US Passport <input type="checkbox"/> School ID <input type="checkbox"/> Other _____
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Identification Number	Country/State of Issue	Issue Date	Expiration Date	Gross Monthly Income \$
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Personal Reference 1 (Name And Address)	Relationship	Personal Reference 2 (Name And Address)	Relationship
	Phone No.		Phone No.

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

Source Of Other Income	Frequency	Monthly Income \$	Source Of Other Income	Frequency	Monthly Income \$
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<b>Co-Applicant</b> <input type="checkbox"/> Spouse <input type="checkbox"/> Other Applicant <input type="checkbox"/> Guarantor	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced, Widowed)
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Name (Legal Name) First	Middle	Last	Birth Date	SSN/TIN
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Home Phone No. *	Cell Phone No. *	Preferred Contact Time: <input type="checkbox"/> Morning <input type="checkbox"/> Afternoon	Preferred Contact Method: <input type="checkbox"/> Home Phone <input type="checkbox"/> Cell Phone <input type="checkbox"/> Work Phone <input type="checkbox"/> Email
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Physical Address (Street, City, State, Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent \$ _____	<input type="checkbox"/> Lives with Others	At Address Since (Date)
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Mailing Address (Street, City, State, Zip) (if different from the address above)	Mother's Maiden Name
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Previous Address (Required if resided at current address for less than two years)	Email Address
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Employer (If retired, from where did you retire?)	List previous employer if less than 3 months	Hire Date
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Source Of Other Income	Frequency	Monthly Income \$	Source Of Other Income	Frequency	Monthly Income \$
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**PROOF OF INCOME REQUIRED (pay stub, income tax return form 1040 or W2)**

**CREDIT CARD SOLICITATION DISCLOSURE**

**VISA CREDIT CARD REQUEST AND DISCLOSURE**

<b>ANNUAL PERCENTAGE RATE</b> for Purchases	VISA Credit Card – <b>9.9%, 10.5%, 10.9%</b> non-variable. These rates vary depending on the type of card you qualify for based on you creditworthiness when you open your account. VISA Secured Credit Card – <b>10.9%</b>
<b>ANNUAL PERCENTAGE RATE</b> for Balance Transfers	VISA Credit Card – <b>9.9%, 10.5%, 10.9%</b> non-variable. These rates vary depending on the type of card you qualify for based on you creditworthiness when you open your account. VISA Secured Credit Card – <b>10.9%</b>
<b>ANNUAL PERCENTAGE RATE</b> for Cash Advances	VISA Credit Card – <b>9.9%, 10.5%, 10.9%</b> non-variable. These rates vary depending on the type of card you qualify for based on you creditworthiness when you open your account. VISA Secured Credit Card – <b>10.9%</b>
<b>Paying Interest</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. We will begin charging interest on cash advances and balance transfers on the transaction date.
<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">http://www.consumerfinance.gov/learnmore</a>
<b>Set-up and Maintenance Fees</b> Annual Fee Lost Card Replacement	<b>None</b> <b>None</b>
<b>Transaction Fees</b> Foreign Transactions	<b>1%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> Late Payment Return Payment	<b>Up to \$20.00</b> <b>\$25.00</b>

**How We Will Calculate Your Balance:** We use a method called "Average Daily Balance (including new purchases)". See your Account agreement for more details.

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

**Are you currently on active military duty?**     Yes     No

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:** 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 for 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 or other identifying documents.

**Consent to Contact.**  
By providing the Credit Union with a wireless phone number (cell phone), you agree we and/or our third-party debt collectors may contact you by telephone or text message at any telephone number associated with your account, including wireless telephone numbers (i.e. cell phone numbers) which could result in charges to you, in order to service your account or collect any amounts owed to us, excluding any contacts for advertising and telemarketing purposes as prescribed by law. You further agree methods of contact may include use of pre-recorded or artificial voice messages, and/or use of an automatic dialing device. You may withdraw the consent to be contacted on your wireless telephone number(s) at any time by any reasonable means. If you have provided a wireless telephone number(s) on or in connection with this Application you represent and agree you are the wireless subscriber or customary user with respect to the wireless telephone number(s) provided and have the authority to give this consent. Furthermore, you agree to notify us of any change to the wireless telephone number(s) for which you are providing your consent to be contacted. In order to help mitigate harm to you and your account, we may contact you on any telephone number associated with your account, including a wireless telephone number (i.e. cell phone number), to deliver to you any messages related to suspected or actual fraudulent activity on your account, data security breaches or identity theft following a data breach, money transfers, or any other exigent messages permitted by applicable law. These contacts will not contain any telemarketing, cross-marketing, solicitation, advertising, or debt collection message of any kind. The contacts will be concise and limited in frequency as required by law. You will have an opportunity to opt-out of such communications at the time of delivery.

**Negative Information Notice:** We may report information about your account to credit bureaus. Late/missed payments or other defaults on your account may reflect in your credit report. It is the Credit Union's policy to not discriminate against any applicant with respect to race, color, religion, national origin, sex, marital status, age, the receipt of public assistance, part time income, or exercising rights under any consumer protection credit act. In addition, it is our policy not to discriminate based on familial status or a handicap in the extension for credit of housing. It is the Credit Union's intent to comply with all consumer credit protection statuses and regulations.

You promise that the information stated in this Credit Card Application is true and correct to the best of your knowledge. You authorize the Credit Union to obtain credit reports when updating its records in connection with any review, increase, extension or renewal of 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.

**YOU AUTHORIZE THE USE OF ALL ELECTRONIC SIGNATURES, FACSIMILE SIGNATURES FOR ALL PURPOSES. SAID SIGNATURES TO HAVE THE SAME FORCE AND EFFECT AS ORIGINAL SIGNATURES FOR ALL TRANSACTIONS INCLUDED IN APPLICATIONS OR AGREEMENTS WITH US.**

You grant permission to us to garnish head of family earnings, if collection proceedings are brought against you.

**CREDIT CARD REQUEST**

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A CREDIT CARD:** You request that a credit card (s) be issued on your account and agree that you will be bound by the terms and conditions of the Credit Card Agreement and Disclosure when you use the card (s).

**CONSENSUAL SECURITY INTEREST.** If your application for a credit card is approved, you acknowledge that the granting of a security interest in your share accounts is a condition of the approval of a Credit Card Account. By signing below, you grant a security interest to the Credit Union in all individual and joint share accounts you have with the Credit Union now and in the future to secure your Account. You authorize the Credit Union to apply the balance in these share account(s) to pay any amounts due under your Credit Card Agreement and Disclosure if your account is ever in default. You are not giving a security interest in any shares or funds in any IRA, SEP, Keogh, or any other share account which, if pledged, would result in the loss of special tax treatment under the Internal Revenue Code.

Share Secured VISA Applicants ONLY: Secured pledge of share \$ \_\_\_\_\_ in Account # \_\_\_\_\_

<b>X</b>	Signature of Applicant/Borrower _____	Date _____	<b>X</b>	Signature of Co-Applicant/Borrower _____	Date _____
	Signed in _____			County, State of _____	

**Credit Union Use Only**

Approved  Yes     No, Reason \_\_\_\_\_    No. of Cards: \_\_\_\_\_    Credit Limit: \_\_\_\_\_

ECOA Notice and reason for Rejection sent or delivered on \_\_\_\_\_    Loan Officer Signature \_\_\_\_\_    Date \_\_\_\_\_