

# Credit Card Application

See *Disclosures, Terms & Conditions* for complete information.

*Your financial health. Our mission.*

Member # \_\_\_\_\_

## Applicant Information

First Name	Middle Name	Last Name	Marital Status
SS #	Date of Birth / /	Home Phone #	Cell Phone #
Address	City	State	Zip
How long at current address?	<input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Other	Email	
Monthly Rent/Mortgage \$	Name of Landlord or Mortgage Company		
Employer	Length of Employment	Work Phone #	
Occupation	<input type="checkbox"/> Part Time <input type="checkbox"/> Full Time	Monthly Salary \$	
Other Income*			

\*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.

## Co-Applicant Information

First Name	Middle Name	Last Name	Marital Status
SS #	Date of Birth / /	Home Phone #	Cell Phone #
Address	City	State	Zip
How long at current address?	<input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Other	Email	
Monthly Rent/Mortgage \$	Name of Landlord or Mortgage Company		
Employer	Length of Employment	Work Phone #	
Occupation	<input type="checkbox"/> Part Time <input type="checkbox"/> Full Time	Monthly Salary \$	
Other Income*			

\*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.

Any legal judgements involving credit recorded for either applicant?  No  Yes      Has either applicant ever filed bankruptcy?  No  Yes

<b>Annual Percentage Rate (APR) for Purchases</b>	VISA Platinum APR 9.99% to 14.99%
<b>Other APRs**</b>	Cash Advance APR VISA Platinum: 9.99% to 14.99%
<b>Grace Period for Purchases</b>	25 Days
<b>Method of Computing the Balance for Purchases</b>	Average Daily Balance (Including new purchases)
<b>Annual Fee</b>	None
<b>Minimum Finance Charge</b>	None
<b>Late Payment Fee</b>	\$25
<b>Over-the-Credit Limit Fee</b>	\$15
<b>Maximum Credit Limit</b>	\$15,000

The information about the costs of the card described is accurate as of 7/2015. This information may have changed after that date. To find out what may have changed, call 419-479-4040.

I hereby authorize the Credit Union to whom this application is made, any Credit Bureau or other investigative agency employed by such Credit Union, to investigate the reference herein listed of statements pertaining to my credit and financial responsibility. I/We certify that the above information is true. I/We authorize investigation and verification of my/our credit, employment and income references to determine my/our eligibility for the credit card account and renewal or future extension of credit. If an account is opened, I/we authorize you to report your credit experience with me/us. The undersigned jointly and severally agree to be responsible for all charges, cash advances, other fees, and terms and conditions on the VISA account, which will be mailed to me upon approval. I/We further pledge all Credit Union shares and deposits where the Credit Union may enforce a lien by taking a set off against all such present and future shares in my/our name to the extent of that portion of the loan balance which may be in default, whether by acceleration or otherwise. I/We understand and agree that if my/our loans become delinquent or past due, my/our VISA credit card may be revoked or my/our credit line reduced. I/We understand that the credit limit may be increased or the terms of payments extended or modified, from time to time whether or not upon my/our request without notice to me/us or any other signor, and that I/we shall nonetheless be responsible for the repayment of all charges incurred upon this account. This includes charges or extensions of credit, unless we specifically request otherwise in writing. The Credit Union will retain this application whether or not it is approved.

The Federal Equal Opportunity Act prohibits creditors from discrimination against credit applicants on the basis of sex or marital status. The Federal agency which administers compliances with this law concerning this Credit Union is the National Credit Union Administration, Region IV, 230 South Dearborn, Suite 3346, Chicago, Illinois 60604. OHIO RESIDENTS: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and the credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

Co-Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

Office Use Only

APPROVED       DENIED  
 TIER 1       TIER 2

Credit Limit \_\_\_\_\_

Date / / By \_\_\_\_\_