



1566 Lewis Road, Edwardsville, IL 62026
618-650-3760 • Fax: 618-650-3768
www.siuecu.org



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, call us collect at _____ or 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>			
APPLICANT		OTHER	
NAME (Last – First – Initial)		NAME (Last – First – Initial)	
ACCOUNT NUMBER	SOCIAL SECURITY NUMBER		
DRIVER'S LICENSE NUMBER/STATE	EMAIL ADDRESS		
BIRTH DATE	HOME PHONE	BUSINESS 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		EMPLOYMENT/INCOME	
NAME AND ADDRESS OF EMPLOYER		NAME AND ADDRESS OF EMPLOYER	
		START DATE	
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		
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>	
		<p>X</p>	
		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 federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA.</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. 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>	
<p>X</p>		<p>X</p>	
APPLICANT'S SIGNATURE		OTHER SIGNATURE	
DATE		DATE	



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APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Classic</p> <p>Introductory APR for a period of six (6) billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.</p> <p>After that your APR will be .</p> <p>Visa Platinum</p> <p>Introductory APR for a period of six (6) billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.</p> <p>After that your APR will be .</p>
APR for Cash Advances	<p>Visa Classic</p> <p>Visa Platinum</p>
APR for Balance Transfers	<p>Visa Classic</p> <p>Visa Platinum</p>
Penalty APR and When it Applies	<p>Visa Classic</p> <p>Visa Platinum</p> <p>This APR may be applied to the entire balance on your account if you:</p> <ul style="list-style-type: none"> • Make a late payment <p>How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make three (3) consecutive minimum payments when due and do not exceed your credit limit during that time period.</p>
How to Avoid Paying Interest on Purchases	<p>Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month.</p>
For Credit Card Tips from the Federal Reserve Board	<p>To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard.</p>

Fees	
Set-up and Maintenance Fees <ul style="list-style-type: none"> • Annual Fee - Visa Classic • Annual Fee - Visa Platinum • Account Set-up Fee • Program Fee • Participation Fee • Account Maintenance Fee on Closed Accounts • Additional Card Fee 	
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer Fee • Cash Advance Fee • Foreign Transaction Fee • Transaction Fee for Purchases 	of each multiple currency transaction in U.S. dollars of each single currency transaction in U.S. dollars
Penalty Fees <ul style="list-style-type: none"> • Late Payment Fee • Over-the-Credit Limit Fee • Returned Payment Fee 	

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

Loss of Introductory APR. We may end your Introductory APR if you fail to pay the minimum required payment by the payment due date shown on your statement, make a payment that is returned, or are delinquent 60 days or more. With the loss of your Introductory APR, your APR for Visa Classic will be the Penalty APR of _____ and your APR for Visa Platinum will be the Penalty APR of _____.

Application of Penalty APR. Your APR may be increased to the disclosed Penalty APR if you fail to pay the minimum required payment by the payment due date shown on your statement, make a payment that is returned, or are delinquent 60 days or more.

Effective Date. The information about the costs of the card described in this application is accurate as of _____. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

- Late Payment Fee _____ if you are ten (10) or more days late
- Statement Copy Fee _____
- Document Copy Fee _____
- Rush Fee _____
- Emergency Card Replacement Fee _____
- PIN Replacement Fee _____
- Card Replacement Fee _____
- Card Recovery Fee _____
- Pay by Phone Fee _____