

# CREDIT CARD APPLICATION

- I intend to apply for Individual Credit
- We intend to apply for Joint Credit

Applicant's Signature

Co-Applicant's Signature

## APPLICANT INFORMATION

Member Account # \_\_\_\_\_ Requested Card Product \_\_\_\_\_  
 Requested Credit Limit \$ \_\_\_\_\_  
 First Name \_\_\_\_\_ Middle Initial \_\_\_\_\_ Last Name \_\_\_\_\_ Social Security # \_\_\_\_\_ Date of Birth 

M	M	D	D	Y	Y	Y	Y
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 Home Address \_\_\_\_\_ City/State/Zip \_\_\_\_\_  
 Home Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_  
 Email Address \_\_\_\_\_

Do You  Own  Rent Name of Lender/Landlord \_\_\_\_\_ Monthly Mortgage/Rent \$ \_\_\_\_\_ How Long? Years \_\_\_\_\_ Months \_\_\_\_\_  
 Current Employer \_\_\_\_\_ Are You Self Employed?  Yes  No Position/Job Title \_\_\_\_\_

Employer Address \_\_\_\_\_ City/State/Zip \_\_\_\_\_  
 Employer Phone \_\_\_\_\_ Length of Employment: Years \_\_\_\_\_ Months \_\_\_\_\_ Gross Monthly Income \$ \_\_\_\_\_ \* Other Income \$ \_\_\_\_\_  
 Name of Nearest Living Relative/Friend \_\_\_\_\_ Relationship \_\_\_\_\_ Phone \_\_\_\_\_  
\*Alimony, child support, or separate maintenance income need not be revealed if you do not wish to rely on it as a basis for repaying this obligation.



## CO-APPLICANT INFORMATION

**Are You U.S. Citizen?**  Yes  No  
 First Name \_\_\_\_\_ Middle Initial \_\_\_\_\_ Last Name \_\_\_\_\_ Social Security # \_\_\_\_\_ Date of Birth 

M	M	D	D	Y	Y	Y	Y
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 Home Address \_\_\_\_\_ City/State/Zip \_\_\_\_\_  
 Home Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_

Do You  Own  Rent Name of Lender/Landlord \_\_\_\_\_ Monthly Mortgage/Rent \$ \_\_\_\_\_ How Long? Years \_\_\_\_\_ Months \_\_\_\_\_  
 Current Employer \_\_\_\_\_ Are You Self Employed?  Yes  No Position/Job Title \_\_\_\_\_

Employer Address \_\_\_\_\_ City/State/Zip \_\_\_\_\_  
 Employer Phone \_\_\_\_\_ Length of Employment: Years \_\_\_\_\_ Months \_\_\_\_\_ Gross Monthly Income \$ \_\_\_\_\_ \* Other Income \$ \_\_\_\_\_  
 Name of Nearest Living Relative/Friend \_\_\_\_\_ Relationship \_\_\_\_\_ Phone \_\_\_\_\_  
\*Alimony, child support, or separate maintenance income need not be revealed if you do not wish to rely on it as a basis for repaying this obligation.

Mother's Maiden Name \_\_\_\_\_  
 A consumer credit report may be requested in connection with this application and with any renewals, updates or extensions of any new credit extended as a result of this application. The credit union is relying on what you stated in this application and you acknowledge that everything you have stated is true and correct. If this application is approved and a credit card(s) is issued, the undersigned applicant(s), by signing, using or permitting another to use the credit card(s), agree that the applicant(s) will be bound by the terms and conditions accompanying the credit card(s) and all amendments. Your signature(s) must appear below before we can process your application. I understand that if I do not qualify for the Visa product selected above, I will be notified if I was approved for another option or was disapproved.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_  
 Co-Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

**Pledge of Shares and Security Interest.** By signing an application, acceptance or authorized use of any credit cards, you grant and pledge a consensual lien to us on all shares to secure payment of your obligations on this account. In addition, you acknowledge our statutory lien rights; you agree that such a lien is impressed as of the date that this account is opened; and you agree that we can apply the shares pledged at the time of any default on this account without further notice. "Shares" for the purpose of your pledge to secure your obligations to the Credit Union means all deposits in any share savings, share draft, club, certificate, P.O.D., revocable trust, or custodial account(s), whether jointly or individually held - regardless of contributions that you have on deposit now or in the future. Your pledge does not include any I.R.A., Keogh, tax escrow, irrevocable trust, or fiduciary account in which you do not have a vested ownership interest.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_  
 Co-Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

**FOR CREDIT UNION USE ONLY** Credit Limit \$ \_\_\_\_\_ Approved By \_\_\_\_\_ Member CU Acct # \_\_\_\_\_

Interest Rates and Interest Changes	
<b>Annual Percentage Rate (APR) for Purchases</b>	Platinum & Platinum Rewards: A) <b>9.25%</b> , B) <b>11.25%</b> , C) <b>14.25%</b> , or D) <b>18.25%</b> - This APR will vary with the market based on the Prime Rate and is adjusted quarterly. It is determined by adding A) 6%, B) 8%, C) 11%, or D) 15% to the highest U.S. prime rate published in <i>The Wall Street Journal</i> "Money Rates" table on the 15th business day of the month. The rate is effective on the first day of the billing cycle.
<b>APR for Balance Transfers</b>	A) <b>9.25%</b> , B) <b>11.25%</b> , C) <b>14.25%</b> , or D) <b>18.25%</b> This APR will vary with the market based on the Prime Rate. Balance Transfers will post as a cash advance.
<b>APR for Cash Advances</b>	A) <b>9.25%</b> , B) <b>11.25%</b> , C) <b>14.25%</b> , or D) <b>18.25%</b> This APR will vary with the market based on the Prime Rate.
<b>How to Avoid Paying Interest on Purchases</b>	You have at least 25 days after the close of each statement period to pay your balance in full without being charged interest. There is no grace period for cash advances.
<b>Minimum Interest Charge</b>	None
<b>Website for Additional Information</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">www.federalreserve.gov/creditcard</a> .

The minimum monthly payment is 3% of your total new balance but not less than \$35 plus the amount of any unpaid prior payments due. Payments of \$10,000 or greater may not be part of your available credit for three (3) business days. Your payment is due the 20th of every month.

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including current transactions)." See your account agreement for more details.

Fees	
<b>Maintenance and Set-up Fees</b>	
Annual Fee	None
Additional Card Fee	None
<b>Transaction Fees</b>	
Cash Advance Fee	<b>\$1 or 1%</b> of the amount of each cash advance; maximum <b>\$10</b> .
Foreign Transaction Fee	Up to <b>1%</b> of each transaction in U.S. dollars.
<b>Penalty Fees</b>	
Late Payment Fee	Up to <b>\$17.50</b> assessed ten (10) days after due date.
Returned Payment Fee	Up to <b>\$25</b>
<b>Other Fees</b>	
Skip A Pay Fee	<b>\$25</b> (cardholder initiated, 2 per year)
Card Center Phone Payment Fee	<b>\$3</b>

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

**Member Choice Rewards Terms & Conditions:**

Earn 1 point per dollar spent on purchases; returns will be deducted from the bonus point calculation. There is no limit to the amount of points you can earn. If your account is closed, voluntarily or involuntarily, past due or over limit, you will forfeit all points. Accounts without purchase or cash advance activity for twenty-four (24) months will forfeit all points. Your points will expire after three (3) years, with the oldest points expiring monthly. Available on Rewards cards ONLY. Merchandise rewards points will be available to credit card holders who achieve acceptable Membership Status. Acceptable Membership Status is determined by maintaining a positive checking account with direct deposit.

Information contained in this Credit Disclosure is accurate as of 04/01/2011 and is subject to change thereafter. To obtain more recent information, please call us at 1-800-289-5939.

This institution is not federally insured.

[www.pccu.com](http://www.pccu.com)

