

Check one: MasterCard Visa Credit Limit Increase

Number of Cards: _____

Applicant

Last Name _____ First Name _____ Middle Initial _____

Member # _____ Social Security # _____ Date of Birth _____

Current Address _____ How long? _____

Home Phone _____ Work Phone _____ Cell Phone _____

Employer Name _____ Employer Address _____

Position _____ Start Date _____ Monthly Income _____

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.

Co-Applicant

Last Name _____ First Name _____ Middle Initial _____

Member # _____ Social Security # _____ Date of Birth _____

Current Address _____ How long? _____

Home Phone _____ Work Phone _____ Cell Phone _____

Employer Name _____ Employer Address _____

Position _____ Start Date _____ Monthly Income _____

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.

Personal References (Nearest family member not living with you & personal friend, neighbor or co-worker)

Name, address & phone number
 1) _____
 2) _____

Assets & Deposits

Credit

Please list all of your current debts and their monthly payments, including housing, alimony, child support, etc.

Creditor _____ Payment _____ Creditor _____ Payment _____

Creditor _____ Payment _____ Creditor _____ Payment _____

Creditor _____ Payment _____ Creditor _____ Payment _____

Annual Percentage Rate	APR for Cash Advances	APR for Balance Transfers	Paying Interest		Penalty Pricing and When it Applies	
12.900% This APR is Non-Variable (As of 4/29/11)	12.900% This APR is Non-Variable.	12.900% This APR is Non-Variable	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.		NONE	
Minimum Interest Charge	Annual Fee	Balance Transfer Fee	Cash Advance Fee	Foreign Transaction Fee	Penalty Fees: Late Payment Fee	Penalty Fees: Returned Payment Fee
If you are charged interest, the charge will be no less than \$0.00.	\$0.00	\$0.00	\$0.00	1% of each foreign transaction in U.S. Dollars	Up to \$15.00	Up to \$15.00

Optional Credit Insurance

You must check one or more of the boxes. Credit Life and/or disability Insurance is not required to obtain credit under this plan.

Single Credit Life Joint Credit Life Credit Disability Decline Credit Insurance

Signatures

You warrant that the above information is true and you understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms and conditions of the credit card agreement and disclosures and that You are contractually liable according to the applicable terms and conditions of the credit card agreement and disclosures. You will receive a copy of that agreement no later than the time of Your first credit advance and You promise to pay all amounts charged to Your account according to its terms. If this is a joint application, you agree that such liability is joint and several. You authorize Us to accept Your facsimile signatures on this application and agree that Your facsimile signature will have the same legal force and effect as Your original signature. If You are issued a Credit Card, You grant and consent to a lien on Your shares with Us (except IRA accounts) and any dividends due or to become due to you from Us to the extent You owe on any unpaid Credit Card balance.

Applicant _____ Date _____

Co-Applicant _____ Date _____

Please initial here to acknowledge intent to apply for joint credit: _____

HOW WE WILL CALCULATE YOUR BALANCE: WE USE A METHOD CALLED “AVERAGE DAILY BALANCE (INCLUDING NEW PURCHASES).” THIS METHOD IS EXPLAINED IN THE ACCOUNT-OPENING DISCLOSURES.

BILLING RIGHTS: INFORMATION ON YOUR RIGHTS TO DISPUTE TRANSACTIONS IS PROVIDED IN THE ACCOUNT-OPENING DISCLOSURES.

PERIODIC RATES: THE PERIODIC RATE FOR CREDIT PURCHASES IS 1.075% PER MONTH WITH A CORRESPONDING ANNUAL PERCENTAGE RATE OF 12.900%. THE PERIODIC RATE FOR CASH ADVANCES IS 1.075% PER MONTH WITH A CORRESPONDING ANNUAL PERCENTAGE RATE OF 12.900%. BALANCE TRANSFERS WILL BE CONSIDERED CASH ADVANCES AND WILL HAVE THE SAME PERIODIC RATE AND CORRESPONDING ANNUAL PERCENTAGE RATE AS CASH ADVANCES. BALANCE TRANSFERS WILL BE REFERED TO AS CASH ADVANCES IN THE ENCLOSED CARDHOLDER AGREEMENT.

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>



Protecting Your Account

Our fraud detection technology helps protect your credit card accounts from fraudulent activity. This program monitors your card transactions and detects any transactions that are different from your ordinary spending patterns.

If the system detects a potential fraudulent transaction, you may receive a telephone call regarding your card account. If the transaction was valid and made by you, report it to the analyst and it will be noted on your account. If a particular transaction was made fraudulently, the analyst will block your account and help you open a new credit union credit card account.

Please Note: Our credit card center will never call and ask you for your credit card number. They will only ask to verify activity. If someone calls and claims to represent the Credit Union and asks for your card number, do not give them any information and report the incident to the Credit Union at 641-792-5660.

The fraud detection system is provided at no cost to you and does not affect the way your card transactions are processed. This is a precautionary measure to protect both you and your Credit Union. We are continuing to look for ways to provide value with your card and this system will decrease the likelihood of fraud on your account.

If you have any questions, please feel free to contact one of our member service representatives at (800)234-5354.