



☐ Visa® Classic ☐ Visa® Platinum with Reward Points
☐ Visa® Gold

CREDIT CARD APPLICATION

Page 2 contains a summary of this credit card account – please be sure to read it before signing this application.

Married persons may apply for an individual account.

IMPORTANT: READ THIS SECTION CAREFULLY BEFORE CHECKING THE APPROPRIATE BOX(ES).

INDIVIDUAL CREDIT. Complete Borrower column. Complete information about your spouse (Co-Borrower column) if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), or if your spouse will use the Account, or information about the person making payments if you are relying on alimony, spousal support, child support or separate maintenance as a basis for repayment of the credit requested.

JOINT CREDIT. Complete all sections with information about you and your Other Applicant. Please initial next to the Joint Credit box to show your intent.

CREDIT CARD REQUEST

<input type="checkbox"/> INDIVIDUAL ACCOUNT	<input type="checkbox"/> JOINT ACCOUNT We intend to apply for joint credit X _____ X _____	REQUESTED LIMIT	ACCOUNT NUMBER
<input type="checkbox"/> INDIVIDUAL ACCOUNT With authorized user	<input type="checkbox"/> JOINT ACCOUNT With authorized user X _____ X _____		

Borrower

BORROWER INFORMATION

Co-Maker/Co-Borrower/Authorized User

Borrower's Name (Last, First, Middle, include Sr./Jr. if applicable)				Co-Borrower's Name (Last, First, Middle, include Sr./Jr. if applicable)			
Address (Street, City, State, Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. of Years				Address (Street, City, State, Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. of Years			
Home Phone	Social Security Number		Date of Birth	Home Phone	Social Security Number		Date of Birth
Cell Phone	ID Number/State	ID Issue Date	ID Expiration	Cell Phone	ID Number/State	ID Issue Date	ID Expiration
Complete for joint, secured credit or if you live in a community property state <input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED <input type="checkbox"/> SEPARATED			No. of Dependents (Excluding self)	Complete for joint, secured credit or if you live in a community property state <input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED <input type="checkbox"/> SEPARATED			No. of Dependents (Excluding self)

Borrower

EMPLOYMENT INFORMATION

Co-Maker/Co-Borrower/Authorized User

Employer				Employer			
Address (Street, City, State, Zip)				Address (Street, City, State, Zip)			
Position or Job Title	Supervisor		Hire Date	Position or Job Title	Supervisor		Hire Date
Telephone Number		Monthly Gross Salary		Telephone Number		Monthly Gross Salary	

Borrower

OTHER INCOME

Co-Maker/Co-Borrower/Authorized User

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

Type of Other Income	Monthly Amount	Type of Income	Monthly Amount
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Borrower

REFERENCES

Co-Maker/Co-Borrower/Authorized User

Personal Reference not living with you	Personal Reference not living with you
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By signing below, I certify that the information on both sides of this application and on any attachments, both written or printed is true and correct and represents my current financial condition accurately, and that I have no other debts than those stated. If there are important changes, I will notify you in writing immediately. I understand that any false statements or willful over-evaluation of land, property or security for the purpose of influencing in any way the action of any federally insured credit union upon any loan application is a violation of Section 1014, Title 18, U.S. Code. If this application is approved and a credit card(s) issued, the undersigned applicant(s) by signing, using or permitting another to use the credit card(s) agree(s) that the application(s) will be bound by the terms and conditions accompanying the credit card(s) and all amendments.

The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy 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.

Wisconsin Residents Only: No provision of a marital property agreement, a unilateral statement under Wis. Stat. Sec. 766.59 or a court decree under Wis. Stat. sec. 766.70 adversely affects the interests of the credit union unless prior to the time the credit is extended, the credit union is furnished with a copy of the agreement, statement or decree, or has actual knowledge of the adverse provision when the obligation to the credit union is secured. I certify that the credit being applied for, if granted, will be incurred or obtained during marriage and will be in the interest of the marriage or family. This statement is made in accordance with Wis. Stat. Sec. 766.55(1). **If this section applies, we are required by Wisconsin law to notify your spouse by mail if your loan is granted.**

I hereby agree to grant the credit union a security interest in all present and future shares and deposits with the credit union except Individual Retirement Account(s) and other accounts which provide tax benefits under federal or state law to secure this VISA® account. Upon default, I agree that the credit union may apply any or all of my shares and deposits to pay amounts due, or to pay the entire balance due on the account. I also agree to grant the credit union a security interest in collateral (other than real estate or my residence) securing other loans with the Credit Union to secure credit. I acknowledge having received and read the Interest Rate, Interest Charges, and Fees Addendum attached to this application.

X _____

I authorize you to gather whatever credit and employment information you consider necessary and appropriate. I authorize you to give information concerning your credit experience with me to others. I understand that you will retain this application whether or not credit is approved. If this application is signed by more than one person, the words "I" and "my" shall mean all those who sign the application.

PLEASE SUBMIT COPY OF CURRENT PAYCHECK STUB OR OTHER DOCUMENTATION FOR TOTAL INCOME.

X _____ Borrower's Signature	Date	X _____ Other Signature (if applicable)	Date
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OFFICE USE ONLY

Date	<input type="checkbox"/> Approved	<input type="checkbox"/> Denied (Adverse Action Notice Sent)	Amount	Debt Ratio After
LO Comments				

X _____
Loan Officer Signature

X _____
Loan Officer Signature

**Application and Solicitation Disclosure
Effective Date:**

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

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	8.9% to 16.9%* when you open your account, based on your credit worthiness.
APR for Balance Transfers	8.9% to 16.9%* when you open your account, based on your credit worthiness.
APR for Cash Advances	8.9% to 16.9%* when you open your account, based on your credit worthiness.
How to Avoid Paying Interest on Purchases	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.
Minimum Interest Charge	None
For Credit Card Tips from the Consumer Financial Protection Bureau	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

Fees	
Annual Fee	None
Transaction Fees	
• Balance Transfer	None
• Cash Advance	None
• Foreign Transaction	1% of each multiple currency transaction in U.S. dollars. 1% of each single currency transaction in U.S. dollars
Penalty Fees	
• Late Payment	Up to \$29
• Over the Limit	None

How we will calculate your balance: We use the method called “average daily balance (including new purchases).”

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

*Your rate may vary based on individual creditworthiness and Baylands Family CU's underwriting standards. In no event will the corresponding **ANNUAL PERCENTAGE RATE** be more than 16.9% or the maximum rate allowed by applicable law.

Your payments will be applied first to higher APR balances and then to lower APR balances.

Other Disclosures

Late Payment: Up to **\$29** or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making your payment disclosed on your billing statement.

Rates, fees, and terms may change: Baylands Family CU may change the rates, fees, and terms of your account at any time for any reason. These reasons may be based on information in your credit report, such as your failure to make payments to other creditors when due, amounts owed to other creditors, the number of credit accounts outstanding or the number of credit inquiries. These reasons may also include competitive or market-related factors. If we make a change for any of these reasons, you will receive a 45-day advance notice in writing and a right to opt out in accordance with applicable law