



## Signatures

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. You

understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the credit card agreement. **A condition of your account is your granting us a security interest in your share accounts. By signing below 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. 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 this security interest. When you are in default we may apply the balance in these accounts to any amounts due under the credit card agreement.**

**X** (SEAL)  
 APPLICANT'S SIGNATURE DATE

**X** (SEAL)  
 OTHER SIGNATURE DATE

### CREDIT UNION USE ONLY

APPROVED NO. OF CARDS \_\_\_\_\_ CREDIT LIMIT \$ \_\_\_\_\_ CREDIT CARD NUMBER: \_\_\_\_\_  
 DECLINED CREDIT COMMITTEE OR LOAN OFFICER SIGNATURE \_\_\_\_\_

Annual Percentage Rate (APR) for Purchases	Other APR's*	Grace Period for Purchases	Method of Computing the Balance for Purchases	Annual Fee	Minimum Finance Charge
VISA Classic  <b>6.75%</b>	Cash Advance APR ..... <b>6.75%</b> Balance Transfer APR..... <b>6.75%</b>	25 days	Average Daily Balance (Excluding new purchases)	<b>None</b>	<b>None</b>
Transaction Fee for Purchases ..... <b>None</b>					
Foreign Transaction Fee for Purchases ..... <b>1%♦</b>					
Balance Transfer Fee ..... <b>None</b>					
Late Payment Fee ..... <b>\$20.00</b>					
Over-the-Credit Limit Fee ..... <b>\$20.00</b>					

♦of transaction amount

The information about the costs of the card described in this application is accurate as of 7/2006. This information may have changed after that date. To find out what may have changed, contact the credit union.