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VISA SECURED CREDIT CARD APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	10.00%
APR for Balance Transfers	10.00%
APR for Cash Advances	10.00%
Penalty APR and When it Applies	<p>18.00%</p> <p>This APR may be applied to your account if you:</p> <ol style="list-style-type: none"> 1) Make a late payment; 2) Go over your credit limit; 3) Make a payment that is returned; or 4) Do any of the above on another account that you have with us. <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 six consecutive minimum payments on or before the payment due date.</p>
Paying Interest	Your due date is at least 28 days after the close of each billing cycle. We will begin charging interest on purchases, cash advances and balance transfers on the transaction date.
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 <ul style="list-style-type: none"> • Balance Transfers • Cash Advances • Foreign Transaction 	<p>None</p> <p>None</p> <p>Multiple currency conversions: 1% of each transaction in U.S. dollars; Single currency transactions: 0.8% of each transaction in U.S. dollars</p>
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Over-the-Credit Limit Fee • Returned Payment 	<p>up to \$25</p> <p>None</p> <p>up to \$35</p>

How We Will Calculate Your Balance. We use a method called “average daily balance (including new purchases).” See your account Agreement for more details.

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

Effective Date. The information about the costs of the card described in this application is accurate as of **March 1, 2012**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Live Phone Payments: **\$10.00**
 Late Payment Fee: **\$25.00**
 Statement Copy Fee: **\$2.00**

Document Copy Fee: **\$6.00**
 Card Replacement Fee: **\$10.00**
 Rush Fee: **\$50.00**

A table that includes the APRs and other required cost disclosures for credit card applications is on the next page of this application.

Check below to indicate the type of credit for which you are applying. Married Applicants may apply for a separate account.

- Individual Credit:** You must complete the **Applicant** section about yourself and the **Other** section about your spouse if:
1. 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);
 2. your spouse will use the account, or
 3. 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.
- Joint Credit:** Each applicant must **individually** complete appropriate section below. If Co-Borrower is spouse of the applicant, mark the Co-Applicant box.
- Guarantor:** Complete the **Other** section if you are a guarantor on an account/loan.

Applicant **Other:** Co-Applicant Spouse Guarantor

NAME		
MOTHER'S MAIDEN NAME	ACCOUNT NUMBER	
SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMBER / STATE	
BIRTH DATE	HOME PHONE	WORK PHONE/ EXT.
E-MAIL ADDRESS		
PRESENT ADDRESS (Street - City - State - Zip) <input type="checkbox"/> OWN <input type="checkbox"/> RENT	YEARS AT THIS ADDRESS	
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		
NAME AND ADDRESS OF EMPLOYER		
START DATE	POSITION	
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:		

NAME		
MOTHER'S MAIDEN NAME	ACCOUNT NUMBER	
SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMBER / STATE	
BIRTH DATE	HOME PHONE	WORK PHONE/ EXT.
E-MAIL ADDRESS		
PRESENT ADDRESS (Street - City - State - Zip) <input type="checkbox"/> OWN <input type="checkbox"/> RENT	YEARS AT THIS ADDRESS	
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		
NAME AND ADDRESS OF EMPLOYER		
START DATE	POSITION	
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:		

Deposit Account Name & Account Number	VALUE	Creditor Name & Account Number	BALANCE	MONTHLY PAYMENT
SAVINGS:	\$	CREDITOR:	\$	\$
CHECKING:	\$	CREDITOR:	\$	\$

Other Information About You	IF YOU ANSWER "YES" TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET.	APPLICANT		OTHER	
		YES	NO	YES	NO
1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. DO YOU CURRENTLY HAVE ANY OUTSTANDING JUDGMENTS OR HAVE YOU EVER FILED FOR BANKRUPTCY, HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13, HAD PROPERTY FORECLOSED UPON OR REPOSSESSED IN THE LAST 7 YEARS, OR BEEN A PARTY IN A LAWSUIT?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

FOR WHOM (Name of Others Obligated on Loan):
 TO WHOM (Name of Creditor):

Personal Reference RELATIONSHIP: _____ HOME PHONE: _____
 NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU:

State Law Notices

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.

WISCONSIN RESIDENTS ONLY: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under 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

X

SIGNATURE FOR WISCONSIN RESIDENTS ONLY

DATE

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 _____

The information about the costs of the card described in this application is accurate as of 8/2010. This information may have changed after that date. To find out what may have changed, contact the credit union.

