



1619 Plainfield Ave. NE
Grand Rapids, MI 49505
(616) 336-3490



Credit Card Application

A table that includes required credit card disclosures is provided with this Application. To obtain any change in the required information since it was printed, call us toll free at (888) 336-3490 or write to us at the address stated on 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:

- 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);
- your spouse will use the account, or
- 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. **Credit Limit Requested \$** _____

APPLICANT	OTHER
NAME (Last - First - Initial)	NAME (Last - First - Initial)
ACCOUNT NUMBER	ACCOUNT NUMBER
SOCIAL SECURITY NUMBER	SOCIAL SECURITY NUMBER
DRIVER'S LICENSE NUMBER/STATE	DRIVER'S LICENSE NUMBER/STATE
EMAIL ADDRESS	EMAIL ADDRESS
BIRTH DATE	BIRTH DATE
HOME PHONE	HOME PHONE
BUSINESS PHONE/EXT.	BUSINESS PHONE/EXT.
PRESENT ADDRESS (Street - City - State - Zip)	PRESENT ADDRESS (Street - City - State - Zip)
<input type="checkbox"/> OWN <input type="checkbox"/> RENT	<input type="checkbox"/> OWN <input type="checkbox"/> RENT
LENGTH AT RESIDENCE	LENGTH AT RESIDENCE
MORTGAGE/RENT OWED TO:	MORTGAGE/RENT OWED TO:
MORTGAGE BALANCE \$	MORTGAGE BALANCE \$
MONTHLY PAYMENT \$	MONTHLY PAYMENT \$
INTEREST RATE %	INTEREST RATE %
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:	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)	<input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)
EMPLOYMENT/INCOME	EMPLOYMENT/INCOME
NAME AND ADDRESS OF EMPLOYER	NAME AND ADDRESS OF EMPLOYER
START DATE	START DATE
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.	NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.
EMPLOYMENT INCOME \$ _____ PER _____	EMPLOYMENT INCOME \$ _____ PER _____
<input type="checkbox"/> NET <input type="checkbox"/> GROSS	<input type="checkbox"/> NET <input type="checkbox"/> GROSS
OTHER INCOME \$ _____ PER _____	OTHER INCOME \$ _____ PER _____
SOURCE	SOURCE
STATE LAW NOTICES	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.
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	
X	X
SIGNATURE FOR WISCONSIN RESIDENTS ONLY	DATE

SIGNATURES

1. 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.

2. You understand that the use of your card will constitute acknowledgement of receipt and agreement to the terms of the credit card agreement and disclosures. 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. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. 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 the security interest you have given in your shares and deposits.

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

CREDIT INSURANCE

You can protect your financial future by signing up for **voluntary** credit insurance below. Enroll by simply indicating your preference in the "Credit Insurance Application" section below. Your credit union will be happy to explain the various insurance options and coverage. The cost is reasonable.



P.O. Box 391 • 5910 Mineral Point Road
Madison, WI 53701-0391
Phone: 800/937-2644

CREDIT INSURANCE APPLICATION & SCHEDULE

"You" or "Your" means the member and the joint insured (if applicable).

Credit insurance is **voluntary and not required in order to obtain this loan**. You may select any insurer of your choice. You can get this insurance only if you check the "yes" box below and sign your name and write in the date. The rate you are charged for the insurance is subject to change. You will receive written notice before any increase goes into effect. You have the right to stop this insurance by notifying your credit union in writing. Your signature below means you agree that:

- If you elect insurance, you authorize the credit union to add the charges for insurance to your loan each month.

- You are eligible for Credit Disability insurance only if you are working for wages or profit for 25 hours a week or more on the date you initially apply for the insurance. If you are off work because of temporary layoff, strike or vacation, but soon to resume, you will be considered at work. Are you working for wages or profit 25 hours a week or more? Yes No
- You are eligible for insurance up to the Maximum Age for Insurance. Insurance will stop when you reach that age.

NOTE: THE LIFE AND DISABILITY INSURANCE CONTAINS CERTAIN BENEFIT EXCLUSIONS, INCLUDING A PRE-EXISTING CONDITION EXCLUSION. PLEASE REFER TO YOUR CERTIFICATE FOR DETAILS.

YOU ELECT THE FOLLOWING INSURANCE COVERAGE(S)	YES	NO	COST PER \$100 OF YOUR MONTHLY LOAN BALANCE	COVERED MEMBER
Single Credit Disability	<input type="checkbox"/>	<input type="checkbox"/>	\$.220	
Single Credit Life	<input type="checkbox"/>	<input type="checkbox"/>	\$.073	
Joint Credit Life	<input type="checkbox"/>	<input type="checkbox"/>	\$.115	

If you are totally disabled for more than 14 days, then the disability benefit will begin with the day of disability.

MEMBER	INSURANCE MAXIMUMS			DISABILITY	LIFE
ACCOUNT NUMBER	MONTHLY TOTAL DISABILITY BENEFIT	\$	850.00		N/A
SECONDARY BENEFICIARY (If you desire to name one)	INSURABLE BALANCE PER LOAN ACCOUNT	\$	50,000.00	\$	30,000.00
DATE	MAXIMUM AGE FOR INSURANCE		66		71
BORROWER'S DATE OF BIRTH	DATE	CO-BORROWER'S DATE OF BIRTH			
SIGNATURE OF BORROWER ELIGIBLE TO BE INSURED	SIGNATURE OF JOINT INSURED (CO-BORROWER) (Only required if JOINT CREDIT LIFE coverage is selected)				



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**VISA PLATINUM PREFERRED AND VISA CLASSIC
 APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum Preferred</p> <p>0.00% Introductory APR for six (6) months from the issuance of the card. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.</p> <p>After that your APR will be 9.25% . This APR will vary with the market based on the Prime Rate.</p> <p>Visa Classic</p> <p>16.90%</p>
APR for Cash Advances	<p>Visa Platinum Preferred</p> <p>9.25% This APR will vary with the market based on the Prime Rate.</p> <p>Visa Classic</p> <p>16.90%</p>
APR for Balance Transfers	<p>Visa Platinum Preferred</p> <p>0.00% Introductory APR for six (6) months from the issuance of the card. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.</p> <p>After that your APR will be 9.25% . This APR will vary with the market based on the Prime Rate.</p> <p>Visa Classic</p> <p>16.90%</p>
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50 . The minimum interest charge will be charged on any dollar amount.
How to Avoid Paying Interest on Purchases	Your due date is at least 28 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Transaction Fees	
- Balance Transfer Fee	\$5.00 or 3.00% of the amount of each balance transfer, whichever is greater
- Cash Advance Fee	\$5.00 or 3.00% of the amount of each cash advance, whichever is greater
- Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
Penalty Fees	
- Late Payment Fee	Up to \$20.00
- Returned Payment Fee	Up to \$25.00

How We Will Calculate Your Balance. We use a method called “average daily balance (including new purchases).”

Loss of Introductory APR. We may end your Introductory APR if you fail to pay the minimum required payment by the payment due date shown on your statement, make a payment that is returned, or make a late payment. With the loss of your Introductory APR, your APR for Visa Platinum Preferred will be a rate of **9.25%** .

Effective Date.

The information about the costs of the card described in this application is accurate as of **September 13, 2010**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	\$20.00	or the amount of the required minimum payment, whichever is less, if you are three (3) or more days late in making a payment.
Returned Payment Fee	\$25.00	or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$2.00	per page
Document Copy Fee	\$2.00	per page
Rush Fee	\$25.00	
Emergency Card Replacement Fee	\$15.00	
Card Replacement Fee	\$15.00	
Convenience Check Stop Payment Fee	\$25.00	per stopped payment
Quick Temporary Limit Increase Fee	\$5.00	

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- You are eligible for insurance up to the Maximum Age for Insurance. Insurance will stop when you reach that age.

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