

The Credit Union Difference



Credit Card Application

Visa



2626 W Kennewick Ave
Kennewick, WA 99336

509-735-8331
800-873-3354
Fax: 509-783-6166
www.Tri-CitiesCU.com

people helping people



CUNA MUTUAL GROUP

CUNA Mutual Insurance Society

Credit Insurance Enrollment Form/Schedule

"You" or "your" means a person who is borrowing from the credit union. A co-signer or guarantor is not eligible for coverage.

Credit insurance is **voluntary and not required in order to obtain this loan**. You may select any insurer of your choice. If you have other insurance that covers the risk, you may not want or need credit insurance. You can get this insurance only if you are eligible for the coverage and check "yes" below to select coverage 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.

The monthly insurance charge is determined on the billing date established by the credit union.

NOTE: THE INSURANCE CONTAINS CERTAIN MAXIMUMS, INCLUDING AN AGE MAXIMUM. THE INSURANCE ALSO CONTAINS CERTAIN BENEFIT EXCLUSIONS, INCLUDING A PRE-EXISTING CONDITION EXCLUSION.

PLEASE REFER TO YOUR CERTIFICATE FOR DETAILS OF YOUR COVERAGE.

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit, or knowingly presents false information in an application for insurance may be guilty of a crime and subject to fines and confinement in prison, depending on state law.

YOU ELECT THE FOLLOWING INSURANCE COVERAGE(S)

Credit Disability	For Borrower #1 <input type="checkbox"/> YES <input type="checkbox"/> NO or Borrower #2 <input type="checkbox"/> YES <input type="checkbox"/> NO <i>Check Only One</i>	Single Credit Disability	MONTHLY COST PER \$100 OF YOUR INSURED LOAN BALANCE
Credit Life	For Borrower #1 <input type="checkbox"/> YES <input type="checkbox"/> NO Borrower #2 <input type="checkbox"/> YES <input type="checkbox"/> NO	Joint Credit Disability	N/A
		Single Credit Life	\$.082
		Joint Credit Life	\$.132

WAITING PERIOD: If you are totally disabled for more than 30 days, then the disability benefit will begin with the 1st day of disability.

Group Policy Number	Account Number	MAXIMUMS	DISABILITY	LIFE
146-0531-0		Max. Monthly Disability Benefit	NONE	N/A
		Max. Insurable Balance per Loan Account	\$30,000	\$30,000
		Age for Insurance Eligibility	Less Than 66	Less Than 70
		Max. Number of Monthly Disability Benefit Payments per Disability	48 Mos.	N/A
		Age for Insurance Termination	66	70

I attest that I meet the age for insurance eligibility, shown above, for the coverage(s) I elected. • If electing disability insurance, I affirm that I am working for wages or profit 25 hours a week or more on the date I am enrolling for this insurance. (If I am off work only because of a temporary layoff, strike, or vacation, but soon to resume, I will be considered at work. However, if I am off work due to illness or injury, I am not considered at work.) • I authorize the credit union to add the charges for insurance to my loan each month. • I understand that I will be insured only for advances actually received by me, not for any unused credit which may be available. • I understand that the insurance coverage is subject to the maximums, including the age for insurance termination shown above. I want the coverage(s) selected, even if the insurance will terminate due to one or more of these maximums before my loan is paid off. • The statements contained in this enrollment form are true and correct to the best of my knowledge and belief.

SIGNATURE OF BORROWER #1 C-M-P-EF-0405(WA)	DATE	SIGNATURE OF BORROWER #2	DATE
X		X	

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

Effective Date.

The information about the costs of the card described in this application is accurate as of **October 1, 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
Returned Payment Fee
Rush Fee
Card Replacement Fee

\$20.00 or the amount of the required minimum payment, whichever is less, if you are five (5) or more days late in making a payment.
\$10.00 or the amount of the required minimum payment, whichever is less.
\$21.50
\$5.00

PROOF



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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 800-873-3354 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: (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 the 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)	ACCOUNT NUMBER	NAME (Last - First - Initial)	ACCOUNT NUMBER
DRIVERS LICENSE NUMBER / STATE	SOCIAL SECURITY NUMBER	DRIVERS LICENSE NUMBER / STATE	SOCIAL SECURITY NUMBER
E-MAIL ADDRESS		E-MAIL ADDRESS	
BIRTH DATE	HOME PHONE	BIRTH DATE	HOME PHONE
BUSINESS PHONE/EXT.		BUSINESS PHONE/EXT.	
PRESENT ADDRESS (Street - City - State - Zip)	OWN <input type="checkbox"/> RENT <input type="checkbox"/>	PRESENT ADDRESS (Street - City - State - Zip)	OWN <input type="checkbox"/> RENT <input type="checkbox"/>
YEARS AT THIS ADDRESS		YEARS AT THIS ADDRESS	
MORTGAGE/RENT OWED TO:		MORTGAGE/RENT OWED TO:	
MORTGAGE BALANCE	MONTHLY PAYMENT	MORTGAGE BALANCE	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:	
MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)		MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)	
Employment/Income	START DATE	Employment/Income	START DATE
NAME AND ADDRESS OF EMPLOYER		NAME AND ADDRESS OF EMPLOYER	
EMPLOYMENT INCOME	OTHER INCOME	EMPLOYMENT INCOME	OTHER INCOME
\$ _____ PER _____ GROSS	\$ _____ SOURCE	\$ _____ PER _____ GROSS	\$ _____ SOURCE
NET <input type="checkbox"/>		NET <input type="checkbox"/>	

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.

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 acknowledgment 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.

OTHER SIGNATURE DATE

- Detach and Retain Disclosure for Your Records



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VISA CLASSIC AND VISA PLATINUM Application and Solicitation Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Classic 12.90% or 14.90% when you open your account, based on your creditworthiness and other factors.</p> <p>Visa Platinum 8.90% or 10.90% when you open your account, based on your creditworthiness and other factors.</p>
APR for Cash Advances	<p>Visa Classic 12.90% or 14.90% when you open your account, based on your creditworthiness and other factors.</p> <p>Visa Platinum 8.90% or 10.90% when you open your account, based on your creditworthiness and other factors.</p>
APR for Balance Transfers	<p>Visa Classic 12.90% or 14.90% when you open your account, based on your creditworthiness and other factors.</p> <p>Visa Platinum 8.90% or 10.90% when you open your account, based on your creditworthiness and other factors.</p>
How to Avoid Paying Interest on Purchases	Your due date is at least 25 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	
Set-up and Maintenance Fees - Additional Card Fee	\$5.00 (one-time fee)
Transaction Fees - Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$20.00 Up to \$10.00