

STATE 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: Marital Status: Married Unmarried Legally Separated

If married: the name of my spouse is _____
Spouse's SSN: _____ Spouse's Address (if different) _____

Notice: 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.

MARRIED WISCONSIN RESIDENTS APPLYING FOR AN INDIVIDUAL ACCOUNT: By submitting this application, I state that the credit being applied for, if granted, will be incurred in the interest of the marriage or family of the Borrower(s).

X _____

Submitted and acknowledged by Applicant online on _____ .

SECURITY INTEREST

THE GRANTING OF THIS SECURITY INTEREST IS A CONDITION FOR THE ISSUANCE OF CREDIT UNDER THIS APPLICATION. IF YOUR APPLICATION IS APPROVED, YOU SPECIFICALLY GRANT US A CONSENSUAL SECURITY INTEREST IN ALL INDIVIDUAL AND JOINT ACCOUNTS YOU HAVE WITH US NOW AND IN THE FUTURE TO SECURE REPAYMENT OF CREDIT EXTENDED UNDER THIS AGREEMENT. YOU ALSO AGREE THAT WE HAVE SIMILAR STATUTORY LIEN RIGHTS UNDER STATE AND/OR FEDERAL LAW. IF YOU ARE IN DEFAULT, WE CAN APPLY YOUR SHARES TO THE AMOUNT YOU OWE.

Shares and deposits in an Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given are not subject to this security interest.

If you have other loans with us, collateral securing such loans will also secure your obligations under this Agreement, unless that other collateral is your principal residence or non-purchase money household goods.

_____ (Applicant Initials) _____ (Co-Applicant Initials)

LOAN APPLICATION ACKNOWLEDGMENT

PLEASE READ BEFORE SUBMITTING:

By submitting this application, I understand and agree as follows (if this application is for two of us, this applies to both of us):

All the information in this application is true. I understand that section 1014 Title 18 U.S. Code makes it a federal crime to knowingly make a false statement on this application. You have my permission to check it. You may retain this application even if not approved. If this application is approved, I agree to honor the provisions of the credit or loan agreement and security agreement or credit card agreement covering my account or loan, copies of which will be given to me before the first transaction or disbursement under the loan or account.

Consumer and Credit Report Authorization. By submitting this Application, I authorize you to obtain my consumer and/or credit report for the purposes of evaluating this application and to obtain subsequent credit reports on an on-going basis in connection with this transaction, and for all other legitimate purposes, such as reviewing my accounts or taking collection action on the account. I authorize you to receive and review other information about me, such as my employment and income information, from third-parties or consumer reporting agencies.

Vermont Residents: Applicant provided consent via phone _____ (Credit Union Initials)

Permission to contact: By providing a wireless telephone number (i.e., cell phone), I consent to receiving calls, including autodialed and prerecorded message calls, from the credit union or its third party debt collector at that number.

SIGNATURE OF APPLICANT	DATE
X	

SIGNATURE OF CO-APPLICANT	DATE
X	

Submitted and acknowledged by Applicant online on _____ .

Submitted and acknowledged by Co-Applicant online on _____ .

HAVE YOU OMITTED ANYTHING? REMEMBER: INCOMPLETE APPLICATIONS CANNOT BE PROCESSED.

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of _____. You can contact us toll free at (800) 296-8882 or 1630 King Street, Alexandria, VA 22314-2745 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:					
	Visa Platinum		Premium Cash Back+		Savings Secured Visa Platinum
	% to	%	% to	%	%
Annual Percentage Rate (APR) for Purchases	depending on your credit history. This APR will vary with the market based on the Prime Rate.		depending on your credit history. This APR will vary with the market based on the Prime Rate.		This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	depending on your credit history. This APR will vary with the market based on the Prime Rate.		depending on your credit history. This APR will vary with the market based on the Prime Rate.		This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	depending on your credit history. This APR will vary with the market based on the Prime Rate.		depending on your credit history. This APR will vary with the market based on the Prime Rate.		This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. For Cash Advances, we will begin charging interest on the transaction date.				
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50.				
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:	
Fees to Open or Maintain your Account - Annual Fee: - Application Fee:	None None
Transaction Fees - Balance Transfer: - Cash Advance: - Foreign Transaction:	None Over the Counter: None; ATM: \$3.00 None
Penalty Fees - Late Payment: - Over-the-Credit Limit: - Returned Payment:	Up to \$25.00 if your payment is late None Up to \$25.00 if your payment is returned for any reason

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." If you currently receive your credit union statement electronically, your credit card statement will be electronic as well.

Other Fees: In addition to the fees disclosed above, the following fees may be imposed:

Card Replacement Fee: None

Special Delivery of Cards: Actual Expense Incurred