

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, 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,MN,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.

Credit Limit Requested: \$ _____

Applicant:			Other: Co-Applicant Spouse		
Name (Last - First - Initial)		Account Number	Name (Last - First - Initial)		Account Number
Driver's License Number / State		Social Security Number	Driver's License Number / State		Social Security Number
Email Address		Birth Date	Email Address		Birth Date
Cell Phone () () ()	Home Phone () () ()	Business Phone/Ext. () () ()	Cell Phone () () ()	Home Phone () () ()	Business Phone/Ext. () () ()
Present Address (Street - City - State - Zip) _____			Present Address (Street - City - State - Zip) _____		
Own Rent Years at this Address _____			Own Rent Years at this Address _____		
Mortgage/Rent Owed To: _____			Mortgage/Rent Owed To: _____		
Mortgage Balance \$ _____	Monthly Payment \$ _____	Interest Rate % _____	Mortgage Balance \$ _____	Monthly Payment \$ _____	Interest Rate % _____
Complete for Join Credit, Secured Credit or If You Live in a Community Property State: Married Separated Unmarried (Single - Divorced - Widowed)			Complete for Join Credit, Secured Credit or If You Live in a Community Property State: Married Separated Unmarried (Single - Divorced - Widowed)		
Employment/Income		Start Date	Employment/Income		Start Date
Name and Address of Employer _____		_____	Name and Address of Employer _____		_____
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 _____ Net Gross	Other Income \$ _____ Per _____ Source		Employment Income \$ _____ Per _____ Net Gross	Other Income \$ _____ Per _____ Source	

State Law Notices **OHIO RESIDENTS ONLY:** The Ohio laws against discrimination require that all creditors make equally available to all credit-worthy 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 7.66.70 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.

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.

<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
APPLICANT'S SIGNATURE	OTHER SIGNATURE
DATE	DATE

TRANSFER YOUR EXISTING HIGH-RATE CREDIT CARD BALANCES TO UNOFCU AND REDUCE YOUR MONTHLY INTEREST CHARGES.

List your balance transfers in order of priority.*

Transfer amount \$ _____ Account # _____ Transfer Check Made Payable to _____

Transfer amount \$ _____ Account # _____ Transfer Check Made Payable to _____


*Balance transfers take about 4 weeks to complete. Please continue to make payments on your other credit cards until the Credit Union notifies you that the balances have been transferred. Payment of the amount(s) authorized by you may or may not satisfy any outstanding balance(s) on the designated account(s). The Credit Union is not responsible for any remaining balance(s) or additional charges with regard to such account(s), not for any charges resulting in any delay in the payment and transfer of balances. The total amount(s) paid and transferred cannot exceed your account credit line. The Credit Union reserves the right to refuse any balance transfer requests.

I/We the undersigned authorize UNOFCU to pay off the amounts specified above and apply those amounts to my UNOFCU credit card account.


Applicant's Signature _____ Co-applicant Signature _____ Credit Union Account # _____

SEE BACK OF PAGE for more important information about your account.

APR for Cash Advances	APR for Cash Advances	Annual Percentage Rate (APR) for Purchases
<p>VISA Platinum</p> <p>0.00% Introductory APR for a period of 6 billing cycles. 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. After that, your APR will be 9.50%</p> <p>VISA Classic 17.99%</p>	<p>VISA Platinum</p> <p>0.00% Introductory APR for a period of 6 billing cycles. 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. After that, your APR will be 9.50%</p> <p>VISA Classic 17.99%</p>	<p>VISA Platinum</p> <p>0.00% Introductory APR for a period of 6 billing cycles. 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 9.50% will be</p> <p>VISA Classic 17.99%</p>
<p>Minimum Interest Charge</p> <p>None</p>	<p>How to Avoid Paying Interest on Purchases</p> <p>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 of each month.</p>	
<p>For Credit Card Tips from the Federal Reserve Board</p> <p>To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at www.federalreserve.gov/creditcard.</p>		

 **FEDERAL CREDIT UNION**

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 New Orleans LA, 70148
 (504) 280-6496 fax (504) 280-5459
 www.unofcu.org

 **VISA PLATINUM AND VISA CLASSIC**

Application and Solicitation Disclosure

Interest Rates and Interest Charges