



## CREDIT CARD APPLICATION

Date	Account Number
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**APPLICANT INFORMATION. Married Applicants may apply for an individual loan/separate account.**  
**Type of Credit.** Check the type of credit for which you wish to apply.  
 **Individual credit** – If you are applying for individual credit, complete the Applicant section.  
 **Joint credit** – If you are applying for joint credit with your spouse or another person, complete the Applicant section and the Spouse/Co-Applicant section.

You must initial here if you intend to apply for Joint Credit: **X** \_\_\_\_\_ **X** \_\_\_\_\_

**Spouse Information.** You must also complete the Spouse section if any of the following apply: (1) your spouse will use your account; (2) you are relying on your spouse's income as a source of repayment; (3) you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI or Puerto Rico); or (4) you are an Alaska resident and are currently subject to a community property agreement or community property trust.

**Credit Limit Requested: \$** \_\_\_\_\_ **No. of Cards:** \_\_\_\_\_

You understand that by using the credit card ("card"), or allowing another to use the card; you agree that such use constitutes your acknowledgment, receipt and agreement to the terms and conditions of the credit card agreement provided to you in connection with the card or credit line. Refer to the separate table that includes required credit card disclosures being furnished with this Application. To obtain any change in the required information since it was printed, please call us at (903) 753-5588 or (800) 492-7283 or write to us at the address stated on this Application.

**Optional Payment Protection** – If you answer "yes" the Credit Union will disclose the cost of optional payment protection to you. A separate election that discloses the terms and conditions must be signed for protection to become effective. **Are you interested in having this loan protected?**  Yes  No

<b>APPLICANT</b>			<input type="checkbox"/> <b>SPOUSE</b> <input type="checkbox"/> <b>CO-APPLICANT</b> <input type="checkbox"/> <b>GUARANTOR</b> <input type="checkbox"/> <b>AUTHORIZED USER</b>		
Complete only if: (a) credit will be secured by collateral; or (b) you live in a community property state; or (c) you are an Alaska resident subject to a community property agreement or community property trust: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single, Divorced, Widowed)			Complete only if: (a) credit will be secured by collateral; or (b) you live in a community property state; or (c) you are an Alaska resident subject to a community property agreement or community property trust: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single, Divorced, Widowed)		
APPLICANT NAME			SPOUSE/CO-APPLICANT NAME		
SOCIAL SECURITY NO.	DRIVER'S LICENSE NO. & STATE	BIRTH DATE	SOCIAL SECURITY NO.	DRIVER'S LICENSE NO. & STATE	BIRTH DATE
HOME PHONE NO.	CELL PHONE*	MOTHER'S MAIDEN NAME	HOME PHONE NO.	CELL PHONE*	MOTHER'S MAIDEN NAME
E-MAIL ADDRESS			E-MAIL ADDRESS		
CURRENT STREET ADDRESS (Street/City/State/Zip)		SINCE	CURRENT STREET ADDRESS (Street/City/State/Zip)		SINCE
		DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT			DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT
PERSONAL REFERENCE (Name and Address)		RELATIONSHIP	PERSONAL REFERENCE (Name and Address)		RELATIONSHIP
		PHONE NO.			PHONE NO.

**EMPLOYMENT & INCOME** You need not list income from alimony, child support or separate maintenance unless you wish it considered for purposes of granting this credit.

EMPLOYER (Name and Address)			EMPLOYER (Name and Address)		
HIRE DATE			HIRE DATE		
WORK PHONE NO.			WORK PHONE NO.		
MONTHLY GROSS INCOME	OTHER MONTHLY INCOME	SOURCE	MONTHLY GROSS INCOME	OTHER MONTHLY INCOME	SOURCE
\$	\$		\$	\$	

**SIGNATURES – Are you currently on active military duty?**  Yes  No

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:** To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**Consent to Contact.** By providing the Credit Union with a wireless phone number (cell phone), you agree we and/or our third-party debt collectors may contact you by telephone or text message at any telephone number associated with your account, including wireless telephone numbers (i.e. cell phone numbers) which could result in charges to you, in order to service your account or collect any amounts owed to us, excluding any contacts for advertising and telemarketing purposes as prescribed by law. You further agree methods of contact may include use of pre-recorded or artificial voice messages, and/or use of an automatic dialing device. You may withdraw the consent to be contacted on your wireless telephone number(s) at any time by any reasonable means. If you have provided a wireless telephone number(s) on or in connection with this Application you represent and agree you are the wireless subscriber or customary user with respect to the wireless telephone number(s) provided and have the authority to give this consent. Furthermore, you agree to notify us of any change to the wireless telephone number(s) for which you are providing your consent to be contacted. In order to help mitigate harm to you and your account, we may contact you on any telephone number associated with your account, including a wireless telephone number (i.e. cell phone number), to deliver to you any messages related to suspected or actual fraudulent activity on your account, data security breaches or identify theft following a data breach, money transfers, or any other exigent messages permitted by applicable law. These contacts will not contain any telemarketing, cross-marketing, solicitation, advertising, or debt collection message of any kind. The contacts will be concise and limited in frequency as required by law. You will have an opportunity to opt-out of such communications at the time of delivery.

**Negative Information Notice:** We may report information about your account to credit bureaus. Late/missed payments or other defaults on your account may reflect in your credit report. It is the Credit Union's policy to not discriminate against any applicant with respect to race, color, religion, national origin, sex, marital status, age, the receipt of public assistance, part time income, or exercising rights under any consumer protection credit act. In addition, it is our policy not to discriminate based on familial status or a handicap in the extension for credit of housing. It is the Credit Union's intent to comply with all consumer credit protection statutes and regulations.

You promise that the information stated in this Credit Card Application is true and correct to the best of your knowledge. You authorize the Credit Union to obtain credit reports when updating its records in connection with any review, increase, extension or renewal of credit received by you. False or misleading statements in your application may cause any loan to be in default. You agree that this application shall be the Credit Union's property whether or not this application is approved. You will notify the Credit Union in writing immediately of any changes in your name, address or employment. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information to obtain credit. If you request, you will be provided the name and address of any credit bureau from which we received a credit report.

**YOU AUTHORIZE THE USE OF ALL ELECTRONIC SIGNATURES, FACSIMILE SIGNATURES FOR ALL PURPOSES. SAID SIGNATURES TO HAVE THE SAME FORCE AND EFFECT AS ORIGINAL SIGNATURES FOR ALL TRANSACTIONS INCLUDED IN APPLICATIONS OR AGREEMENTS WITH US.**

You grant permission to us to garnish head of family earnings, if collection proceedings are brought against you.

**CREDIT CARD REQUEST**

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A CREDIT CARD:** You request that a credit card (s) be issued on your account and agree that you will be bound by the terms and conditions of the Credit Card Agreement and Disclosure when you use the card (s).

**CONSENSUAL SECURITY INTEREST.** If your application for a credit card is approved, you acknowledge that the granting of a security interest in your share accounts is a condition of the approval of a Credit Card Account. By signing below, you grant a security interest to the Credit Union in all individual and joint share accounts you have with the Credit Union now and in the future to secure your Account. You authorize the Credit Union to apply the balance in these share account(s) to pay any amounts due under your Credit Card Agreement and Disclosure if your account is ever in default. You are not giving a security interest in any shares or funds in any IRA, SEP, Keogh, or any other share account which, if pledged, would result in the loss of special tax treatment under the Internal Revenue Code. You acknowledge and agree that your pledge does not apply during any periods when you are a covered borrower under the Military Lending Act. You will not be deemed a covered borrower, and your pledge will apply, if: (1) you established your credit card Account when you were not a covered borrower; or (2) you cease to be a covered borrower.

**AUTHORIZATION TO ACCESS CREDIT REPORT** – Would you like the Credit Union to review your credit report related to this Loan Application to determine whether they might be able to offer you other credit products, products with more favorable interest rates, lower payments or other more advantageous terms than credit products you currently have.  Yes  No

<b>X</b>	<b>X</b>
Signature of Applicant/Borrower	Signature of Co-Applicant/Borrower
Signed in _____	County, State of _____
Date _____	Date _____

**SHARED SECURED CARDS:** You give the Credit Union a specific pledge of shares in the account shown below. You may not withdraw amounts that have been specifically pledged to secure your account.

Secured Pledge of Share \$ \_\_\_\_\_ In Account Number \_\_\_\_\_

<b>X</b>	<b>X</b>
Applicant/Borrower	Co-Applicant/Borrower
Date _____	Date _____

**Credit Union Use Only**

Approved  Yes  No, Reason \_\_\_\_\_ No. of Cards: \_\_\_\_\_ Credit Limit: \_\_\_\_\_

ECOA Notice and reason for Rejection sent or delivered on \_\_\_\_\_ Loan Officer Signature \_\_\_\_\_ Date \_\_\_\_\_

**IF YOU ARE APPLYING FOR A CREDIT CARD, THE FOLLOWING IS YOUR REQUIRED DISCLOSURE INFORMATION** - The information provided in this disclosure is accurate as of \_\_\_\_\_. The information may have changed after that date. To find out what may have changed call us at (903) 753-5588 or (800) 492-7283 or write us at 423 Gilmer Road, Longview, TX 75604. Before we approve you for a credit card, we will review your credit report, and the information you provide with your application to confirm that you meet the criteria for this offer. The full terms and conditions will be outlined in the Credit Card Agreement and Disclosure which will be sent to you with the new card(s).

## Interest Rates and Interest Charges

<b>ANNUAL PERCENTAGE RATE</b> for Purchases	<b>6.74% up to 18.00%</b> Based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
<b>ANNUAL PERCENTAGE RATE</b> for Balance Transfers	<b>6.74% up to 18.00%</b> Based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
<b>ANNUAL PERCENTAGE RATE</b> for Cash Advances	<b>6.74% up to 18.00%</b> Based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
<b>Method for Computing the Balance of Purchases</b>	Average Daily Balance (including new purchases)
<b>Minimum Interest Charge</b>	None
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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: <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

## Fees

<ul style="list-style-type: none"> <li>Annual Fee</li> </ul>	None
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>Purchases</li> <li>Cash Advance</li> <li>Balance Transfer</li> <li>Foreign Transactions</li> </ul>	None None None <b>1.00%</b> of each transaction in U.S. Dollars
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>Late Payment</li> <li>Return Payment</li> </ul>	<b>\$30.00</b> <b>\$30.00</b> per item

**How We Will Calculate Your Balance:** We use a method called "Average Daily Balance (including new purchases)." See your Account agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Account agreement.

**Variable Rate:** The interest rate may change based upon movement or an index plus a margin of \_\_\_\_\_. The index is the Prime Rate as published in the Wall Street Journal money rates section, increases in the interest rate will result in more payments. The **Annual Percentage Rate** will not increase to more than **18.00%**.

### Other Fees:

Late Payment:  
Card Replacement Fee:  
Document Copy Fee:  
Return Payment Fee:  
Collection Cost:

If you are past due on the day your next statement is generated, a late fee of **\$30.00** will be added to your account.

**\$10.00** per card

**\$3.00** per month

**\$30.00** per item

You agree to pay all costs of collecting the amount you owe under the Agreement, including court costs and reasonable attorney fees.