

MERHO FEDERAL CREDIT UNION

194 Donald Lane
 Johnstown, PA 15904
 (814) 266-3076 • (877) 540-8121
 Fax: (814) 266-4021
 www.merhofcu.org

There are costs associated with the use of a credit card. Information about costs, rates and fees may be contained in disclosures provided with this application or by calling us toll-free or collect at (877) 540-8121 or writing to us at the address stated on this application.



CREDIT CARD 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 appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.

Credit Card Account: Individual Joint

If this is an application for joint credit, Applicant and Co-Applicant each agree and acknowledge the intent to apply for joint credit (sign below):

Applicant X (Seal)	Date X (Seal)
Co-Applicant	Date

Credit Limit Requested \$ _____ If Authorized User, Name: _____

Guarantors Complete OTHER section below.

APPLICANT **OTHER** CO-APPLICANT SPOUSE GUARANTOR OTHER

NAME (Last - First - Initial) _____

ACCOUNT NUMBER SOCIAL SECURITY NUMBER ACCOUNT NUMBER SOCIAL SECURITY NUMBER

BIRTH DATE EMAIL ADDRESS BIRTH DATE EMAIL ADDRESS

HOME PHONE CELL PHONE BUSINESS PHONE/EXT. HOME PHONE CELL PHONE BUSINESS PHONE/EXT.

DRIVER'S LICENSE NUMBER/STATE AGES OF DEPENDENTS DRIVER'S LICENSE NUMBER/STATE AGES OF DEPENDENTS

PRESENT ADDRESS (Street - City - State - Zip) OWN RENT LENGTH AT RESIDENCE

PREVIOUS ADDRESS (Street - City - State - Zip) OWN RENT LENGTH AT RESIDENCE

MORTGAGE/RENT OWED TO _____

MORTGAGE BALANCE MONTHLY PAYMENT INTEREST RATE MORTGAGE BALANCE MONTHLY PAYMENT INTEREST RATE
 \$ \$ % \$ \$ %

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)

EMPLOYMENT/INCOME START DATE

EMPLOYMENT STATUS FULL TIME PART TIME

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.

EMPLOYMENT INCOME PER OTHER INCOME PER TITLE/GRADE SOURCE

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS

STARTING DATE ENDING DATE STARTING DATE ENDING DATE

MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? YES NO WHERE ENDING/SEPARATION DATE



CREDIT CARD APPLICATION (continued)

STATE LAW NOTICE(S)

Notice to Nebraska Residents: A credit agreement must be in writing to be enforceable under Nebraska law. To protect you and us from any misunderstandings or disappointments, any contract, promise, undertaking, or offer to forebear repayment of money or to make any other financial accommodation in connection with this loan of money or grant or extension of credit, or any amendment of, cancellation of, waiver of, or substitution for any or all of the terms or provisions of any instrument or document executed in connection with this loan of money or grant or extension of credit, must be in writing to be effective.

Notice to New York Residents: New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. New York State Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov.

Notice to Ohio Residents: 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.

Notice to Wisconsin Residents: (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
X	(Seal)

CONSENSUAL SECURITY INTEREST

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. Shares and deposits in an IRA or 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. You may withdraw these other shares unless you are in default. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. For example, if you have an unpaid credit card balance, you agree we may use funds in your account(s) to pay any or all of the unpaid balance. By signing or otherwise authenticating below, you are affirmatively agreeing that you are aware that granting a security interest is a condition for the credit card and you intend to grant a security interest. You acknowledge and agree that your pledge does not apply during any periods when you are a covered borrower under the Military Lending Act. For clarity, you will not be deemed a covered borrower, and your pledge will apply, if: (i) you become obligated on a credit transaction or establish an account for credit when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Security Interest Acknowledgement and Agreement	Date
X	(Seal)

Security Interest Acknowledgement and Agreement	Date
X	(Seal)

SIGNATURES

By signing or otherwise authenticating below:

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 crime to willfully and deliberately provide incomplete or incorrect information in this application.
2. You understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the Consumer Credit Card Agreement and Disclosure.

Applicant's Signature	Date
X	(Seal)

Other Signature	Date
X	(Seal)

CREDIT UNION USE ONLY

DATE	<input type="checkbox"/> APPROVED <input type="checkbox"/> DECLINED	NUMBER OF CARDS	CREDIT LIMIT \$	CREDIT CARD NUMBER
------	--	-----------------	--------------------	--------------------

Signatures

Signature	Date	Signature	Date
X	(Seal)	X	(Seal)

MERHO FEDERAL CREDIT UNION

194 Donald Lane
 Johnstown, PA 15904
 (814) 266-3076 • (877) 540-8121
 Fax: (814) 266-4021
 www.merhofcu.org

**APPLICATION AND
 SOLICITATION
 DISCLOSURE**

VISA PLATINUM

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.99%
APR for Balance Transfers	9.99%
APR for Cash Advances	9.99%
How to Avoid Paying Interest on Purchases	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.
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	
Set-up and Maintenance Fees - Application Fee	\$10.00
Transaction Fees - Foreign Transaction Fee	None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$10.00 Up to \$10.00

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: May 22, 2017
 This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Platinum is a secured credit card. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Other Fees & Disclosures:Late Payment Fee:

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

Application Fee:

\$10.00.

Returned Payment Fee:

\$10.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$5.00.

VISA Application Supplement

Please complete the following information. It will be used to determine your monthly debt ratio and credit limit. Thank you.

	Original Balance	Monthly Payment	Current Balance
Mortgage/Rent	_____	_____	_____
Auto Loan	_____	_____	_____
Auto Loan	_____	_____	_____
Personal/ Unsecured Loan	_____	_____	_____
Credit Cards:			
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
Student Loans:			
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Name: _____ Date: _____



TELEPHONE CUSTOMER PROTECTION ACT 47 U. S. C. § 227

You agree that we and any of our affiliates, agents, service providers or assignees may call you, leave you a voice, pre-recorded, or artificial voice message, or send you a text, e-mail, or other electronic message for any purpose related to your loan with us, our products and services, or surveys or research (each a "Communication"). You agree that we and any of our affiliates, agents, service providers or assignees may call or text you at any telephone number associated with your loan, including cellular telephone numbers, and may send an e-mail to any e-mail address associated with your loan. You also agree that we and any of our affiliates, agents, service providers or assignees may include your personal information in a Communication and may conduct a Communication using an automatic telephone dialing system. We will not charge you for a Communication, but your service providers may. In addition, you understand and agree we and any of our affiliates, agents, service providers or assignees may always communicate with you in any manner permissible by law that does not require your prior consent.

Email Address

Cell Phone Number

Signature

Date