

CREDIT CARD ACCOUNT APPLICATION

ACCOUNT NUMBER – APPLICANT	ACCOUNT NUMBER – CO-APPLICANT	DATE
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Applicant Information PRINT OR TYPE ALL INFORMATION

1. If You live in a community property state, are You:
☐ Married ☐ Separated ☐ Unmarried (Includes Single, Divorced and Widowed)

2. Married applicants can apply for individual credit. Indicate if You would like:
☐ Individual Credit ☐ Joint Credit with Your Spouse/Co-Applicant

3. Method of Payment: ☐ Automatic Share Transfer ☐ Cash Payment

Spouse/Co-Applicant Information

4. Complete Spouse/Co-Applicant Information only if:
a. This is for joint credit with Your Spouse or other Co-Applicant;
b. Your Spouse will use Your Account;
c. You are relying on Your Spouse's income as a source of repayment for the credit requested; or
d. You live in a community property state: Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, Wisconsin (or Puerto Rico).

5. Definitions:
Whenever used in this application, the words "You" and "Your" refer to the Applicant(s) or Spouse/Co-Applicant and the words "We," "Us," and "Our" refer to the Lender.

Type of Credit Card Applied For
☐ VISA Share Secured ☐ VISA Platinum ☐ VISA Classic Limit Desired: \$ _____

VISA SHARE SECURED APPLICANTS: If Your credit is approved, by signing below You grant Us a specific pledge of shares in Your Share Account indicated below and for the amount specified below:

Account Number _____ Amount \$ _____ Signature _____

Please refer to the Important Credit Card Disclosures located on Page 3 for rate, fee and cost information.

☐ **APPLICANT** ☐ **GUARANTOR**

FIRST NAME		INITIAL	LAST NAME	
SOCIAL SECURITY NUMBER			BIRTHDATE	
CURRENT STREET ADDRESS		APT. NO.	YEARS THERE	
CITY		STATE	ZIP	
EMAIL ADDRESS				
FORMER ADDRESS (COMPLETE IF PREVIOUS ADDRESS IS LESS THAN 2 YEARS)				YEARS THERE
<input type="checkbox"/> RENT <input type="checkbox"/> MORTGAGE	PRIMARY TELEPHONE	NO. OF DEP.	AGES OF DEPENDENTS	
MOTHER'S MAIDEN NAME				
NAME, ADDRESS AND TELEPHONE OF NEAREST REFERENCE NOT LIVING WITH YOU				

SPOUSE/CO-APPLICANT

FIRST NAME		INITIAL	LAST NAME	
SOCIAL SECURITY NUMBER			BIRTHDATE	
CURRENT STREET ADDRESS		APT. NO.	YEARS THERE	
CITY		STATE	ZIP	
EMAIL ADDRESS				
FORMER ADDRESS (COMPLETE IF PREVIOUS ADDRESS IS LESS THAN 2 YEARS)				YEARS THERE
<input type="checkbox"/> RENT <input type="checkbox"/> MORTGAGE	PRIMARY TELEPHONE	NO. OF DEP.	AGES OF DEPENDENTS	
MOTHER'S MAIDEN NAME				
NAME, ADDRESS AND TELEPHONE OF NEAREST REFERENCE NOT LIVING WITH YOU				

EMPLOYMENT AND INCOME If self-employed, attach financial statement or two years income tax returns.

CURRENT EMPLOYER (INCLUDE EMPLOYEE I.D. IF APPLICABLE)		EMPLOYMENT DATE	
ADDRESS/CITY/STATE/ZIP		SUPERVISOR'S NAME	
WORK TELEPHONE	POSITION	MO. GROSS INCOME	
FORMER EMPLOYER	POSITION	YEARS THERE	

CURRENT EMPLOYER (INCLUDE EMPLOYEE I.D. IF APPLICABLE)		EMPLOYMENT DATE	
ADDRESS/CITY/STATE/ZIP		SUPERVISOR'S NAME	
WORK TELEPHONE	POSITION	MO. GROSS INCOME	
FORMER EMPLOYER	POSITION	YEARS THERE	

OTHER INCOME You need not list income from alimony, child support or separate maintenance payments unless You want it considered in evaluating this credit application.

TYPE OF OTHER INCOME	MONTHLY AMOUNT
NAME AND ADDRESS OF PAYER	

TYPE OF OTHER INCOME	MONTHLY AMOUNT
NAME AND ADDRESS OF PAYER	

ASSETS AND DEPOSITS Attach a separate sheet if necessary.

DESCRIPTION	ACCOUNT NUMBER/TYPE	BALANCE/VALUE

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A=Applicant/Guarantor C=Spouse/Co-Applicant
D=Debts to be paid off if loan is granted.

[illegible]

Please answer the following questions. If a yes answer is given, explain on attached sheet.	A		C		TOTALS			
	YES	NO	YES	NO				
					Please Check: A=Applicant/Guarantor C=Co-Applicant			
1. Have You filed a petition for bankruptcy in the last 10 years?								
2. Have You ever had any auto, furniture or property repossessed?								
3. Are You a co-maker or co-signer on any loan? For Whom _____ Amount \$ _____								
4. Have You ever had credit in any other name? What name _____								
5. Have You any suits pending, judgments filed, alimony or support awards against You?								
					6. Have You any Obligations not listed?			
					7. Do You have any past due bills?			
					8. Is any income You have listed likely to reduce in the next 2 years?			
					9. Indicate immigration status: Applicant <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent U.S. Resident <input type="checkbox"/> Other _____ Co-Applicant <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent U.S. Resident <input type="checkbox"/> Other _____			

You warrant the truth of the above information and You realize that it will be relied upon by Us in deciding whether or not to grant the credit applied for. You hereby authorize Us, Our employees and agents to investigate and verify any information provided to Us by You. You agree and understand that if approved, You are contractually liable according to the applicable terms of the Credit Card Account Agreement And Disclosure. You acknowledge receiving a copy of that Agreement prior to the time of Your first advance, and You promise to pay all amounts charged to Your Account according to its terms. If this is a joint application, You agree that such liability is joint and several. You authorize Us to accept Your facsimile signatures on this application and agree that Your facsimile signature will have the same legal force and effect as Your original signature. You assume any risk that may be associated with permitting Us to accept Your facsimile signature. **By signing below, You grant and consent to a lien on Your shares with Us (except those deposits established under a governmental approved tax deferral plan such as IRA and Keogh accounts) and any dividends due or to become due to You from Us to the extent You owe on any unpaid credit card balance, and/or Personal Line of Credit balance created through the use of Your automated teller machine (ATM) card or debit card.**

You hereby acknowledge Your intent to apply for joint credit _____

Applicant's Initials	Co-Applicant's Initials
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<div style="text-align: center;">X _____ Signature of Applicant/Guarantor Date</div>	<div style="text-align: center;">X _____ Signature of Spouse/Co-Applicant Date</div>
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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 the effective date of August 1, 2023. You can call Us at (260) 356-6220 [callers from outside the (260) area code may call collect], or write to Us at 325 Etna Avenue, Huntington, Indiana 46750 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

Annual Percentage Rate (APR) for Purchases	<p>VISA Classic: _____ % This APR will vary with the market based on the Prime Rate.</p> <p>VISA Platinum: _____ % This APR will vary with the market based on the Prime Rate.</p> <p>VISA Share Secured: _____ %</p>
APR for Balance Transfers	<p>VISA Classic: _____ % Introductory APR for 12 months After that Your APR will be _____ %, and will vary with the market based on the Prime Rate.</p> <p>VISA Platinum: _____ % Introductory APR for 12 months After that Your APR will be _____ %, and will vary with the market based on the Prime Rate.</p> <p>VISA Share Secured: _____ %</p>
APR for Cash Advances	<p>VISA Classic: _____ % This APR will vary with the market based on the Prime Rate.</p> <p>VISA Platinum: _____ % This APR will vary with the market based on the Prime Rate.</p> <p>VISA Share Secured: _____ %</p>
How to Avoid Paying Interest on Purchases	We will not charge You interest on purchases if You pay Your entire balance owed within 25 days of Your statement closing 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

Transaction Fees	
• Cash Advance (ATM's only)	\$0.50
Penalty Fees	
• Returned Payment	Up to \$29.00
• Late Payment	Up to \$20.00

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