☐ I Intend to apply for Individual Credit ☐ We intend to apply for Joint Credit	CREDIT CARD APPLICATION			
	v	Member Account #		
X Applicant's Signature	Co-Applicant's Signature	Requested Credit Limit \$		
APPLICANT INFORMATION				
First Name Middle Initial La	ast Name Social Security #	Date of Birth MMDDYYYY		
Home Address	City/State/Zip			
Email Address	Home Phone Home	Cell Phone		
Do You ☐ Own ☐ Rent Name of Lender/Landlord	Monthly Mortgage/Rent \$	How Long? Years Months		
Current Employer	Are You Self Employed? Yes No Position/Job Title			
Employer Address	City/State/Zip			
	, , , , , , , , , , , , , , , , , , ,			
CHIPIOTO PROBLEM LENGTH	of Employment: Years Months Net Monthly Income \$ *Allmony, child support, or separate mainten	*Other income \$anno income need not be revealed if you do not wish to rety on it as a basis for repaying this obligation.		
Name of Nearest Living Relative/Friend	Relationship	Phone — — — —		
Mother's Malden Name	Are You a U.S. Citizen? ☐ Yes ☐ No			
♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ 	• • • • • • • • • • • • • • • • • • • •	***************************************		
First Name Middle Initial La	sst Name Social Security #			
Home Address	City/State/Zip			
Email Address		Ceil Phone		
Do You ☐ Own ☐ Rent Name of Lender/Landlord	Monthly Mortgage/Rent \$	How Long? Years Months		
Current Employer	Are You Self Employed? Yes No Position/Job Title			
Employer Address	City/State/Zip			
Employer Phone Length	of Employment: Years Months Net Monthly Income \$ *Alimony, child support, or separate mainten	*Other Income \$anco income need not be revealed if you do not wish to rety on it as a basis for repaying this obligation.		
Name of Nearest Living Relative/Friend	Relationship	Phone Phone		
Mother's Maiden Name	Are You a U.S. Citizen? Yes No			
A consumer credit report may be requested in connection with this application and with any renewals, updates or extensions of any new credit extended as a result of this application. The credit union is relying on what you stated in this application and you acknowledge that everything you have stated is true and correct. If this application is approved and a credit card(s) is issued, the undersigned applicant(s), by signing, using or permitting another to use the credit card(s), agree that the applicant(s) will be found by the terms and conditions accompanying the credit card(s) and all amendments. Your signature(s) must appear below before we can process your application. I understand that if I do not qualify for the Visa product selected above, I will be notified if I was approved for another option or was disapproved.				
X	x			
Applicant's Signature Co-Applicant's Signature Date Co-Applicant's Signature Pledge of Shares and Security Interest. By signing an application, acceptance or authorized use of any credit cards, you grant and pledge a consensual lien to us on all shares to secure payment of your obligations on this account. In addition, you acknowledge our statutory lien rights; you agree that such a lien is impressed as of the date that this account is opened; and you agree that we can apply the shares pledged at the time of any default on this account without further notice. "Shares" for the purpose of your pledge to secure your obligations to the Credit Union means all deposits in any share savings, share draft, club, certificate, P.O.D., revocable trust, or custodial account(s), whether jointly or individually held - regardless of contributions that you have on deposit now or in the future. Your pledge does not include any I.R.A., Keogh, tax escrow, irrevocable trust, or fiduciary account in which you do not have a vested ownership interest.				
Applicant's Signature	Date Co-Applicant's Signature	Date		
FOR CREDIT UNION USE ONLY Credit Limit \$	Approved By	Member CU Acct #		

Interest Rates and	l Interest Changes
Annual Percentage Rate (APR) for Purchases	A) 6.8% Share Secured, B) 9.9% Platinum, C) 13.9% Classic, based on your creditworthiness.
APR for Balance Transfers	A) 6.8% Share Secured B) 9.9% Platinum C) 13.9% Classic
APR for Cash Advances	A) 6.8% Share Secured B) 9.9% Platinum C) 13.9% Classic
How to Avoid Paying Interest on Purchases	You have at least 25 days after the close of each statement period to pay your balance in full without being charged interest. There is no grace period for cash advances.
Minimum Interest Charge	\$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 .

The minimum monthly payment is 1.5% of your total new balance or the overlimit amount, whichever is greater, but not less than \$25 plus the amount of any unpaid prior payments due. Payments of \$10,000 or greater may not be part of your available credit for three (3) business days. Your payment is due the 4th of every month.

How We Will Calculate Your Balance: We use a method called "average daily balance (including current transactions)." See your account agreement for more details.

SEE BACK for more important information about your account.

Continued From Front Side			
Fees			
Maintenance and Set-up Fees	NOTICE: Some of these set-up and maintenance fees may be assessed before you begin using your card and will reduce the amount of credit you initially have available.		
Annual Fee	None		
Additional Card Fee	None		
Transaction Fees			
Balance Transfer Fee	None		
Cash Advance Fee	None		
Foreign Transaction Fee	None		
ATM Fee	\$0.50		
Penalty Fees			
Late Payment Fee	Up to \$20 assessed ten (10) days after due date.		
Returned Payment Fee	Up to \$29		

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

Information contained in this Credit Disclosure is accurate as of 09/01/2016 and is subject to change thereafter. To obtain more recent information, please call us at 1-855-510-0954.

www.communitylinkfcu.com

SHARE SECURED VISA

By signing below, you pledge the shares indicated as security for your credit card account. You authorize the Credit Union to apply these shares to what you owe on your credit card account if you are in default on your account.

Share Account #	
Amount Pledged \$	
Member's Signature	
Member's Signature	

No Cost Travel Protection.

When you charge to your covered credit card the fare(s) for travel on a common carrier, you, your spouse, and dependent children under the age of 19 years (25 years if a full-time student attending an accredited college or university) will be automatically covered for accident insurance covering accidental death and dismemberment. Coverage is also provided while traveling on a common carrier directly to or directly from an airport, train, or ship terminal on which the Cardholder was a fare-paying passenger.

Are you interested in having your loan protected?

☐ Yes ☐ No

If you answer "yes", the credit union will disclose the cost to protect your loan. The credit insurance is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions.

Huntington, IN 46750

Apply today! VISA





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