



P.O. Box 1217  
Springfield, MO 65801  
(417) 862-0471

# APPLICATION

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 \_\_\_\_\_ or writing 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, 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.

**LOANLINER Account/Loan:**  Individual  Joint  
 (Including ATM/Debit card access to the account if available)

**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  <b>X</b>  (Seal)	Date  <b>X</b>  (Seal)
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Amount Requested \$ \_\_\_\_\_  Credit Limit Requested \$ \_\_\_\_\_  
 Purpose/Collateral: \_\_\_\_\_ If Authorized User, Name: \_\_\_\_\_

**PAYMENT PROTECTION** 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 protection 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.

**Guarantors Complete OTHER section below.**

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

NAME (Last - First - Initial) \_\_\_\_\_

ACCOUNT NUMBER \_\_\_\_\_ SOCIAL SECURITY NUMBER \_\_\_\_\_

BIRTH DATE \_\_\_\_\_ EMAIL ADDRESS \_\_\_\_\_

HOME PHONE \_\_\_\_\_ CELL PHONE \_\_\_\_\_ BUSINESS PHONE/EXT. \_\_\_\_\_

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

PRESENT ADDRESS (Street - City - State - Zip) \_\_\_\_\_  OWN  RENT

LENGTH AT RESIDENCE \_\_\_\_\_  
Month(s)

PREVIOUS ADDRESS (Street - City - State - Zip) \_\_\_\_\_  OWN  RENT

LENGTH AT RESIDENCE \_\_\_\_\_  
Month(s)

MORTGAGE/RENT OWED TO \_\_\_\_\_

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 \$ \_\_\_\_\_ MONTH \_\_\_\_\_ OTHER INCOME PER \$ \_\_\_\_\_ MONTH \_\_\_\_\_

TITLE/GRADE \_\_\_\_\_ SOURCE \_\_\_\_\_

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS	PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS
STARTING DATE ENDING DATE	STARTING DATE ENDING DATE
<b>MILITARY:</b> IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE ENDING/SEPARATION DATE	<b>MILITARY:</b> IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE ENDING/SEPARATION DATE

**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:

- 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.
- If you are applying for a credit card, 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)

**PERSONAL REFERENCES**

**Account:** \_\_\_\_\_

**Reference 1**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone Number 1: \_\_\_\_\_ Home/Cell/Other

Phone Number 2: \_\_\_\_\_ Home/Cell/Other

Relative/Non Relative: \_\_\_\_\_ Relation: \_\_\_\_\_

**Reference 2**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone Number 1: \_\_\_\_\_ Home/Cell/Other

Phone Number 2: \_\_\_\_\_ Home/Cell/Other

Relative/Non Relative: \_\_\_\_\_ Relation: \_\_\_\_\_



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**APPLICATION AND  
SOLICITATION  
DISCLOSURE**



<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Visa Platinum</b></p> <p><b>Visa Preferred</b></p> <p><b>Visa Share Secured</b></p>
<b>APR for Balance Transfers</b>	<p><b>Visa Platinum</b></p> <p><b>Visa Preferred</b></p> <p><b>Visa Share Secured</b></p>
<b>APR for Cash Advances</b>	<p><b>Visa Platinum</b></p> <p><b>Visa Preferred</b></p> <p><b>Visa Share Secured</b></p>
<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>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<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>.</b>
<b>Fees</b>	
<p><b>Transaction Fees</b></p> <ul style="list-style-type: none"> <li>- Cash Advance Fee - Visa Platinum, Visa Preferred</li> <li>- Cash Advance Fee - Visa Share Secured</li> <li>- Foreign Transaction Fee - Visa Platinum, Visa Preferred</li> <li>- Foreign Transaction Fee - Visa Share Secured</li> </ul>	<p><b>2.00%</b> of the amount of each cash advance</p> <p><b>None</b></p> <p><b>1.00%</b> of each transaction in U.S. dollars</p> <p><b>None</b></p>

<b>Penalty Fees</b>	
- Late Payment Fee - Visa Platinum, Visa Preferred	Up to <b>\$15.00</b>
- Late Payment Fee - Visa Share Secured	Up to <b>\$5.00</b>
- Returned Payment Fee	Up to <b>\$27.00</b>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (excluding new purchases and balance transfers) (including new cash advances)."

**Effective Date:**

The information about the costs of the card described in this application is accurate as of:  
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**Missouri Fee Notice - Visa Platinum, Visa Preferred:**

Credit card fees are governed by §408.145 of the Missouri Revised Statutes.

**Missouri Fee Notice - Visa Share Secured:**

Credit card fees are governed by §408.140 of the Missouri Revised Statutes.

**For California Borrowers, the Visa Share Secured 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:**

The following fees do not apply to the Visa Share Secured credit card governed by §408.140 of the Missouri Revised Statutes: Account Set-up Fee, Program Fee, Participation Fee, Additional Card Fee, Application Fee, Balance Transfer Fee, Transaction Fee for Purchases, Foreign Transaction Fee, Over-the-Credit Limit Fee, Statement Copy Fee, Document Copy Fee, Rush Fee, Emergency Card Replacement Fee, PIN Replacement Fee, Card Replacement Fee and Unreturned Card Fee.

Late Payment Fee - Visa Platinum, Visa Preferred:

You will be charged a fee of \$15.00 or the amount of the required minimum payment, whichever is less, if you are 15 days or more late in making a payment.

Late Payment Fee - Visa Share Secured:

You will be charged a fee of \$5.00 or the amount of the required minimum payment, whichever is less, if you are 15 days or more late in making a payment.

Cash Advance Fee (Finance Charge) - Visa Platinum, Visa Preferred:

2.00% of each cash advance.

Returned Payment Fee:

\$27.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee - Visa Platinum, Visa Preferred:

\$5.00.

PIN Replacement Fee - Visa Platinum, Visa Preferred:

\$2.00.

Rush Fee - Visa Platinum, Visa Preferred:

\$25.00 second day. \$50.00 overnight.

Statement Copy Fee - Visa Platinum, Visa Preferred:

\$5.00.

Expedited Payment Fee:

\$5.00