



CREDIT CARD APPLICATION

INDIVIDUAL ACCOUNT

JOINT ACCOUNT

WE INTEND TO APPLY FOR JOINT CREDIT – APPLICANT INITIALS \_\_\_\_\_ CO-APPLICANT INITIALS \_\_\_\_\_

REQUEST TO INCREASE CREDIT LIMIT

CREDIT LIMIT REQUESTED: \$ \_\_\_\_\_

APPLICANT

NAME (FIRST, MI, LAST): \_\_\_\_\_ SOCIAL SECURITY NUMBER: \_\_\_\_\_

DATE OF BIRTH: \_\_\_\_\_ HOME PHONE: \_\_\_\_\_ CELL PHONE: \_\_\_\_\_ WORK PHONE: \_\_\_\_\_

PHYSICAL ADDRESS: \_\_\_\_\_ HOW LONG (YRS): \_\_\_\_\_

MAILING ADDRESS (IF DIFFERENT): \_\_\_\_\_ HOW LONG (YRS): \_\_\_\_\_

PREVIOUS ADDRESS: \_\_\_\_\_ HOW LONG (YRS): \_\_\_\_\_

EMPLOYER: \_\_\_\_\_ START DATE: \_\_\_\_\_ TITLE: \_\_\_\_\_

EMPLOYER ADDRESS: \_\_\_\_\_ MONTHLY GROSS INCOME: \$ \_\_\_\_\_

PREVIOUS EMPLOYER: \_\_\_\_\_ START DATE: \_\_\_\_\_ TITLE: \_\_\_\_\_

SOURCE OF ADDITIONAL INCOME: \_\_\_\_\_ MONTHLY AMOUNT: \$ \_\_\_\_\_

(ONLY LIST ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE PAYMENTS IF YOU WISH FOR THIS SOURCE OF INCOME TO BE CONSIDERED IN DETERMINING YOUR ABILITY TO REPAY – VERIFICATION MAY BE REQUIRED)

MONTHLY HOUSING PAYMENT: \$ \_\_\_\_\_ TO: \_\_\_\_\_ BALANCE: \$ \_\_\_\_\_

NEAREST RELATIVE (NOT LIVING WITH YOU): \_\_\_\_\_ PHONE: \_\_\_\_\_ RELATIONSHIP: \_\_\_\_\_

OTHER REFERENCE (NOT RELATED TO YOU): \_\_\_\_\_ PHONE: \_\_\_\_\_ RELATIONSHIP: \_\_\_\_\_

CO-APPLICANT

NAME (FIRST, MI, LAST): \_\_\_\_\_ SOCIAL SECURITY NUMBER: \_\_\_\_\_

DATE OF BIRTH: \_\_\_\_\_ HOME PHONE: \_\_\_\_\_ CELL PHONE: \_\_\_\_\_ WORK PHONE: \_\_\_\_\_

PHYSICAL ADDRESS: \_\_\_\_\_ HOW LONG (YRS): \_\_\_\_\_

MAILING ADDRESS (IF DIFFERENT): \_\_\_\_\_ HOW LONG (YRS): \_\_\_\_\_

PREVIOUS ADDRESS: \_\_\_\_\_ HOW LONG (YRS): \_\_\_\_\_

EMPLOYER: \_\_\_\_\_ START DATE: \_\_\_\_\_ TITLE: \_\_\_\_\_

EMPLOYER ADDRESS: \_\_\_\_\_ MONTHLY GROSS INCOME: \$ \_\_\_\_\_

PREVIOUS EMPLOYER: \_\_\_\_\_ START DATE: \_\_\_\_\_ TITLE: \_\_\_\_\_

SOURCE OF ADDITIONAL INCOME: \_\_\_\_\_ MONTHLY AMOUNT: \$ \_\_\_\_\_

(ONLY LIST ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE PAYMENTS IF YOU WISH FOR THIS SOURCE OF INCOME TO BE CONSIDERED IN DETERMINING YOUR ABILITY TO REPAY – VERIFICATION MAY BE REQUIRED)

PLEASE READ BEFORE SIGNING:

THIS APPLICATION IS TO BE USED FOR THE PURPOSES OF OBTAINING CREDIT. I/WE CERTIFY THAT ALL INFORMATION IS TRUE AND COMPLETE. I/WE UNDERSTAND THAT IT IS A FEDERAL CRIME TO KNOWINGLY PROVIDE FALSE INFORMATION ON A CREDIT APPLICATION. I/WE AUTHORIZE MECU TO OBTAIN INFORMATION FROM THIRD PARTIES SUCH AS CONSUMER CREDIT REPORTS AND INCOME/EMPLOYMENT VERIFICATION FOR THE PURPOSE OF THIS APPLICATION. I/WE AGREE TO ALL TERM AND CONDITIONS OF MONTANA EDUCATORS' CREDIT UNION –CARD REGULATIONS (A COPY WILL BE MAILED TO YOU UPON APPROVAL). IF YOU INTEND TO APPLY FOR JOINT CREDIT, THE UNDERSIGNED SHALL BE JOINTLY AND SEVERALLY LIABLE FOR ANY AND ALL CREDIT EXTENDED FROM TIME TO TIME. WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO THE CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

X \_\_\_\_\_  
APPLICANT SIGNATURE DATE

X \_\_\_\_\_  
CO-APPLICANT SIGNATURE DATE

**INTEREST RATE AND INTEREST CHARGES****Visa®**

Annual Percentage Rate(APR) for Purchases	<b>7.90% to 15.90%</b> Fixed, based on your credit worthiness.
APR for Balance Transfers	<b>7.90% to 15.90%</b> Fixed, based on your credit worthiness.
APR for Cash Advances	<b>7.90% to 15.90%</b> Fixed, based on your credit worthiness.
Penalty APR and When it Applies	N/A
Paying Interest	Your due date is at least <b>25</b> days after the close of each billing cycle. We will not charge you interest on retail purchases if you pay your entire balance by the due date. We will begin charging interest on cash advances and/or balance transfers on the transaction date.
Minimum Interest Charge	N/A
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

**FEES****Visa®**

Annual Fees	N/A
Membership Fee	N/A
Transaction Fees	
Balance Transfer	N/A
Cash Advance	Up to <b>\$10.00</b> or <b>1.0%</b> of the amount advanced, <b>\$2.00</b> minimum fee ( <b>\$2.00</b> ATM)
Foreign Fees	N/A
Penalty Fees	
Late Payment	Up to <b>5.0%</b> of the Delinquent Amount ( <b>\$5.00</b> minimum)
Over-the-Credit-Limit	N/A
Returned Payment	Up to <b>\$5.00</b>
Other Fees	
Additional Card Fee	<b>\$10.00</b> annually (if applicable)

**How We Will Calculate Your Balance:** We use a method called "average daily balance". See your account agreement for further information regarding how we calculate your balance.

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

**Military Lending APR:** Effective October 1, 2017, Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).