

Date _____	Account Number _____
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**APPLICANT INFORMATION.** Married Applicants may apply for an individual loan/separate account. Check the type of credit for which you wish to apply:  
 **Individual credit** -- If you are applying for individual credit, complete the Applicant section.  
 **Joint credit** -- If you are applying for joint credit with your spouse or another person, complete the Applicant section and the Spouse/Co-Applicant section.  
*You must initial here if you intend to apply for Joint Credit:   X     X*  
**Spouse Information.** You must also complete the Spouse section if any of the following apply: (1) your spouse will use your account; (2) you are relying on your spouse's income as a source of repayment; (3) you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI or Puerto Rico).

Credit Limit Requested: \$ _____	No. of Cards: _____	Authorized User Name: _____
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APPLICANT			<input type="checkbox"/> SPOUSE <input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> CO-SIGNER		
Complete only if: (a) credit will be secured by collateral; or (b) you live in a community property state: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single, Divorced, Widowed)			Complete only if: (a) credit will be secured by collateral; or (b) you live in a community property state: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single, Divorced, Widowed)		
APPLICANT NAME _____			SPOUSE/CO-APPLICANT NAME _____		
SOCIAL SECURITY NO. _____	DRIVER'S LICENSE NO. & STATE _____	BIRTH DATE _____	SOCIAL SECURITY NO. _____	DRIVER'S LICENSE NO. & STATE _____	BIRTH DATE _____
HOME PHONE NO. _____	CELL PHONE _____	MOTHER'S MAIDEN NAME _____	HOME PHONE NO. _____	CELL PHONE _____	MOTHER'S MAIDEN NAME _____
E-MAIL ADDRESS _____			E-MAIL ADDRESS _____		
CURRENT STREET ADDRESS (Street/City/State/Zip) _____		SINCE _____	CURRENT STREET ADDRESS (Street/City/State/Zip) _____		SINCE _____
		DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT			DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT
PERSONAL REFERENCE (Name and Address) _____		RELATIONSHIP _____	PERSONAL REFERENCE (Name and Address) _____		RELATIONSHIP _____
		PHONE NO. _____			PHONE NO. _____

EMPLOYMENT & INCOME *You need not list income from alimony, child support or separate maintenance unless you wish it considered for purposes of granting this credit.					
EMPLOYER (Name and Address) _____		HIRE DATE _____	EMPLOYER (Name and Address) _____		HIRE DATE _____
		WORK PHONE NO. _____			WORK PHONE NO. _____
MONTHLY GROSS INCOME \$ _____	OTHER MONTHLY INCOME* \$ _____	TOTAL MONTHLY DEBTS \$ _____	MONTHLY GROSS INCOME \$ _____	OTHER MONTHLY INCOME* \$ _____	TOTAL MONTHLY DEBTS \$ _____
MILITARY - IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO		WHERE: _____	MILITARY - IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO		WHERE: _____
ENDING/SEPARATION DATE: _____			ENDING/SEPARATION DATE: _____		

**SIGNATURES – Are you currently on active military duty and/or a military dependent?**  Yes  No

You promise the information stated in this Credit Card Application is true and correct to the best of your knowledge. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, review, increase, extension or renewal of credit, and in connection with any collection activities involving credit extended to you. False or misleading statements in your application may cause any loan to be in default. You agree this application shall be the Credit Union's property whether or not this application is approved. You will notify the Credit Union immediately of any changes in your name, address or employment. You understand it is a federal crime to willfully and deliberately provide incomplete or incorrect information to obtain credit. You understand and agree if your application is approved, you are contractually liable according to the applicable terms of the Visa Credit Card Agreement and Disclosure provided to you in conjunction with your card. You will receive a copy of that Agreement no later than the time you receive your card or your first credit advance and you promise to pay all amounts charged to your Account according to its terms.

**CONSENSUAL SECURITY INTEREST.** If your application for a Credit Card is approved, you acknowledge that the granting of a security interest in your share accounts is a condition of the approval of a Visa Credit Card. By signing below, you pledge and grant a security interest to the Credit Union in all individual and joint share accounts you have with the Credit Union now and in the future to secure your Account. You authorize the Credit Union to apply the balance in these share account(s) to pay any amounts due under your Visa Credit Card Agreement and Disclosure if your account is ever in default. You are not giving a security interest in any shares or funds in any IRA, SEP, Keogh, or any other share account which would result in the loss of special tax treatment under the Internal Revenue Code.

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**OH Residents:** The Ohio laws against discrimination requires 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.

**WI Residents:** For any provision of any marital property agreement, court decree under WI ST § 766.70, or statement under WI ST § 766.59 to adversely affect the rights of the Credit Union, the Credit Union must be provided with a copy of the Agreement, decree or statement or have actual knowledge of its terms before any credit is approved or account opened. Sign if you are NOT applying for this loan account with your spouse. This credit request, if approved, will be incurred in the interest of the marriage or family of the undersigned.

Wisconsin Resident Signature   X   \_\_\_\_\_ Date \_\_\_\_\_

**AUTHORIZATION TO ACCESS CREDIT REPORT** – Would you like the Credit Union to review your credit report related to this Loan Application to determine whether they might be able to offer you other credit products, products with more favorable interest rates, lower payments or other more advantageous terms than credit products you currently have.  Yes  No

<u>  X  </u> Applicant _____ Date _____	<u>  X  </u> Spouse/Co-Applicant/Co-Signer _____ Date _____
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Credit Union Use Only			
Date _____	Loan Approved <input type="checkbox"/> Yes <input type="checkbox"/> No	Number of Cards _____	Credit Limit \$ _____
Credit Union Signature _____		Credit Card Number _____	
Date _____		Date _____	
<u>  X  </u>		<u>  X  </u>	

## CREDIT CARD SOLICITATION DISCLOSURE

The information provided in this disclosure is accurate and effective as of July 8, 2020. The information may have changed after that date. To find out what may have changed please call us at (501) 671-2038 or write to us at: 2301 S. University Ave., Little Rock, AR 72204. Before we approve you for a credit card, we will review your credit report, and the information you provide with your application to confirm you meet the criteria for this offer. The full terms and conditions will be outlined in the Credit Card Agreement and Disclosure which will be sent to you after approval.

### Interest Rates and Interest Charges

<b>ANNUAL PERCENTAGE RATE (APR)</b> for Purchases	<b>6.00% - 11.50%</b> based on your creditworthiness when you open your account.
<b>ANNUAL PERCENTAGE RATE</b> for Cash Advances	<b>6.00% - 11.50%</b> based on your creditworthiness when you open your account.
<b>How to Avoid Paying Interest on Purchases</b>	You have at least 25 days after the close of each statement period to pay your balance in full without being charged interest. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>Minimum Finance Charge</b>	<b>None</b>
<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>

### Fees

<b>Set-up and Maintenance Fees</b> Application Fee Card Replacement Fee Rush Fees	<b>\$25.00</b> <b>\$15.00</b> <b>\$50.00</b> second day. <b>\$75.00</b> overnight
<b>Transaction Fees</b> Cash Advance Fee Foreign Transaction Fee	<b>None</b> Up to <b>1.00%</b> of each transaction in U.S. dollars.
<b>Penalty Fees</b> Late Payment Fee Returned Payment Fee	Up to <b>\$25.00</b> Up to <b>\$25.00</b>

**How We Will Calculate Your Balance:** We use a method called "Average Daily Balance (including new purchases)".

For California Borrowers, the Visa Gold 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 the 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.