



3400 Sumner Boulevard
Raleigh, NC 27616
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www.electelccu.org

A table that includes the APRs and other required cost disclosures for credit card applications is on the reverse side of this application.



CREDIT CARD 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 the appropriate section below. If Co-Borrower is spouse of the applicant, mark the Co-Applicant box.
- GUARANTOR:** Complete the **Other** section if you are a guarantor on an account/loan.

Applicant			Other: <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Spouse <input type="checkbox"/> Guarantor		
NAME (Last - First - Initial)		MOTHER'S MAIDEN NAME	NAME (Last - First - Initial)		MOTHER'S MAIDEN NAME
ACCOUNT NUMBER	SOCIAL SECURITY NUMBER		ACCOUNT NUMBER	SOCIAL SECURITY NUMBER	
DRIVER'S LICENSE NUMBER / STATE			DRIVER'S LICENSE NUMBER / STATE		
BIRTH DATE	HOME PHONE	WORK PHONE / EXT.	BIRTH DATE	HOME PHONE	WORK PHONE / EXT.
E-MAIL ADDRESS			E-MAIL ADDRESS		
PRESENT ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT	YEARS AT THIS ADDRESS	PRESENT ADDRESS (Street - City - State - Zip)	
		<input type="checkbox"/> OWN <input type="checkbox"/> RENT	YEARS AT THIS ADDRESS		
MORTGAGE/RENT OWED TO:			MORTGAGE/RENT OWED TO:		
MORTGAGE BALANCE	MONTHLY PAYMENT	INTEREST RATE	MORTGAGE BALANCE	MONTHLY PAYMENT	INTEREST RATE
\$	\$	%	\$	\$	%
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:			COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:		
<input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)			<input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)		
Employment/Income			Employment/Income		
NAME AND ADDRESS OF EMPLOYER			NAME AND ADDRESS OF EMPLOYER		
START DATE	POSITION		START DATE	POSITION	
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.			NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.		
EMPLOYMENT INCOME	OTHER INCOME		EMPLOYMENT INCOME	OTHER INCOME	
\$	PER	\$	\$	PER	\$
<input type="checkbox"/> NET <input type="checkbox"/> GROSS	SOURCE		<input type="checkbox"/> NET <input type="checkbox"/> GROSS	SOURCE	

Deposit Account Name & Account Number	VALUE	Creditor Name & Account Number	BALANCE	MONTHLY PAYMENT
SAVINGS	\$	CREDITOR	\$	\$
CHECKING	\$	CREDITOR	\$	\$

Other information About You	IF YOU ANSWER "YES" TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET.			
	APPLICANT		OTHER	
	YES	NO	YES	NO
1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?				
2. DO YOU CURRENTLY HAVE ANY OUTSTANDING JUDGMENTS OR HAVE YOU EVER FILED FOR BANKRUPTCY, HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13, HAD PROPERTY FORECLOSED UPON OR REPOSSESSED IN THE LAST 7 YEARS, OR BEEN A PARTY IN A LAWSUIT?				
3. ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE? FOR WHOM (Name of Others Obligated on Loan):				
	TO WHOM (Name of Creditor):			

Personal Reference RELATIONSHIP: _____ HOME PHONE: _____

NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU: _____

State Law Notices **OHIO RESIDENTS ONLY:** 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.

WISCONSIN RESIDENTS ONLY: (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.

Signatures

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 federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA. You understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the credit card agreement. **A condition of your account is your granting us a security interest in your share accounts. By signing below 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 Individual Retirement Account and any other account that would lose special tax treatment under state or federal law if given as security are not subject to this security interest. When you are in default we may apply the balance in these accounts to any amounts due under the credit card agreement.**

X (SEAL)	X (SEAL)
APPLICANT'S SIGNATURE	OTHER SIGNATURE
DATE	DATE

FOR CREDIT UNION APPROVED NO. OF CARDS _____ CREDIT LIMIT \$ _____ CREDIT CARD NUMBER _____
USE ONLY DECLINED CREDIT COMMITTEE OR LOAN OFFICER SIGNATURE _____

ANNUAL DISCLOSURE

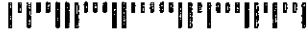
Annual Percentage Rate (APR) for Purchases	9.9% - 17.9% <small>Visa Platinum</small>
Other APRs	Cash Advance . . . 9.9%-17.9% Balance Transfer . . . 9.9%-17.9%
Grace Period for Purchases	25 Days
Method of Computing the Balance for Purchases	Average Daily Balance (Including New Purchases)
Annual Fee	None
Minimum Finance Charge	None
Transaction Fee for Purchases	None
Foreign Transaction Fee	1%
Balance Transfer Fee	None
Late Payment Fee	\$10.00
Over-the-Credit-Limit Fee	\$10.00

♦ The ANNUAL PERCENTAGE RATE is based on certain credit-worthiness criteria.

♦ of transaction amount

The information about the costs of the card described in this application is accurate as of 8/2007. This information may have changed after that date. To find out what may have changed, contact the credit union.

PLACE
STAMP
HERE



ELECTEL COOPERATIVE CREDIT UNION
 PO BOX 27306
 RALEIGH NC 27611

CHANGE THE WAY YOU CHARGE



MEMBER OF THE ELECTEL COOPERATIVE CREDIT UNION



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