

CREDIT CARD APPLICATION

ACCOUNT NUMBER

- Visa Classic Visa Platinum with Reward Points
 Visa Gold Accept Visa Insurance Option

Page 2 contains a summary of this credit card account – please be sure to read it before signing this application.

Married persons may apply for an individual account.

IMPORTANT: READ THIS SECTION CAREFULLY BEFORE CHECKING THE APPROPRIATE BOX(ES).

INDIVIDUAL CREDIT. Complete Borrower column. Complete information about your spouse (Co-Borrower column) if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), or if your spouse will use the Account, or information about the person making payments if you are relying on alimony, spousal support, child support or separate maintenance as a basis for repayment of the credit requested.

JOINT CREDIT. Complete all sections with information about you and your Other Applicant. Please initial below the Joint Credit box to show your intent.

CREDIT CARD REQUEST

<input type="checkbox"/> INDIVIDUAL ACCOUNT	<input type="checkbox"/> AUTHORIZED USER	REQUESTED LIMIT
<input type="checkbox"/> JOINT ACCOUNT We intend to apply for joint credit		

Borrower				BORROWER INFORMATION				Co-Maker/Co-Borrower/Authorized User			
Borrower's Name (Last, First, Middle, include Sr./Jr. if applicable)								Co-Borrower's Name (Last, First, Middle, include Sr./Jr. if applicable)			
Address (Street, City, State, Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. of Years								Address (Street, City, State, Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. of Years			
Home Phone	Cell Phone	Social Security Number	Date of Birth	Home Phone	Cell Phone	Social Security Number	Date of Birth	Home Phone	Cell Phone	Social Security Number	Date of Birth
ID No./State	Complete for joint, secured credit or if you live in a community property state <input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED <input type="checkbox"/> SEPARATED			No. of Dependents (Excluding self)	ID No./State	Complete for joint, secured credit or if you live in a community property state <input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED <input type="checkbox"/> SEPARATED			No. of Depend. (Excluding self)		

Borrower				EMPLOYMENT INFORMATION				Co-Maker/Co-Borrower/Authorized User							
Employer								Employer							
Address (Street, City, State, Zip)								Address (Street, City, State, Zip)							
Position or Job Title				Supervisor				Position or Job Title				Supervisor			
Telephone Number	Hire Date	Monthly Gross Salary		Telephone Number	Hire Date	Monthly Gross Salary		Telephone Number	Hire Date	Monthly Gross Salary					

Borrower		OTHER INCOME		Co-Maker/Co-Borrower/Authorized User	
You need not list income from alimony, child support or separate maintenance unless you wish it considered for purposes of granting this credit.					
Type of Other Income	Monthly Amount	Type of Income	Monthly Amount	Type of Income	Monthly Amount

REFERENCE

Personal Reference Not living with you	Personal Reference Not living with you
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By signing this application, I certify that the information I have provided is accurate and correct. I acknowledge that I have read and understand the initial application disclosures. I further understand that I will receive a Visa Card Holder Agreement and Truth in Lending Disclosure Statement and Billing Rights Summary before I receive my Visa card. I understand that any false statements or willful over-valuation of land, property or security for the purpose of influencing in any way the action of any federally insured credit union upon any loan application is a violation of Section 1014, Title 18, U.S. Code.

I hereby agree to grant the credit union a security interest in all present and future shares and deposits with the credit union except Individual Retirement Account(s) and other accounts which provide tax benefits under federal or state law to secure this VISA® account. Upon default, I agree that the credit union may apply any or all of my shares and deposits to pay amounts due, or to pay the entire balance due on the account. I also agree to grant the credit union a security interest in collateral (other than real estate or my residence) securing other loans with the Credit Union to secure credit. I acknowledge having received and read the Interest Rate, Interest Charges, and Fees Addendum attached to this application.

I authorize you to gather whatever credit and employment information you consider necessary and appropriate. I authorize you to give information concerning your credit experience with me to others. I understand that you will retain this application whether or not credit is approved. If this application is signed by more than one person, the words "I" and "my" shall mean all those who sign the application. I acknowledge receipt of, and agree to, the terms of the Visa Agreement.

X _____ Borrower's Signature	_____ Date	X _____ Other Signature (if applicable)	_____ Date
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OFFICE USE ONLY

Date	<input type="checkbox"/> Approved	<input type="checkbox"/> Denied (Adverse Action Notice Sent)	Amount	Debt Ratio After
LO Comments				

X _____ Loan Officer Signature	X _____ Loan Officer Signature
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Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	8.9% to 16.9%* when you open your account, based on your credit worthiness.
APR for Cash Advances	8.9% to 16.9%* when you open your account, based on your credit worthiness.
APR for Balance Transfers	8.9% to 16.9%* when you open your account, based on your credit worthiness.
How to Avoid Paying Interest on Purchases	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.
Minimum Finance Charge	None
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at: www.federalreserve.gov/creditcard

Fees	
Annual Fee	None
Transaction Fees	
• Cash Advances	None
• Purchases	None
• Foreign Transaction	1% of each multiple currency transaction in U.S. dollars. 0.80% of each single currency transaction in U.S. dollars
Penalty Fees	
• Late Payment	\$20
• Over the Limit	None

How we will calculate your balance: We use the method called "average daily balance (including new purchases)."

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

*Your rate may vary based on individual creditworthiness and BayLands FCU underwriting standards. In no event will the corresponding **ANNUAL PERCENTAGE RATE** be more than 16.9% or the maximum rate allowed by applicable law.

Your payments will be applied first to higher APR balances and then to lower APR balances.

Rates, fees, and terms may change: BayLands FCU may change the rates, fees, and terms of your account at any time for any reason. These reasons may be based on information in your credit report, such as your failure to make payments to other creditors when due, amounts owed to other creditors, the number of credit accounts outstanding or the number of credit inquiries. These reasons may also include competitive or market-related factors. If we make a change for any of these reasons, you will receive a 45-day advance notice in writing and a right to opt out in accordance with applicable law.