

**Brokaw Credit Union**

2006 Schofield Avenue  
 P.O. Box 199  
 Weston, WI 54476  
 (715) 359-7012

**CREDIT CARD APPLICATION**

Married Applicants may apply for a separate account. Check the appropriate box to indicate Individual Credit or Joint Credit.

**Individual Credit:** Complete **Applicant** sections if only the applicant's income is considered for loan approval.

Complete **Applicant** and **Co-Applicant** sections: (1) if you are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of credit requested; (2) if you reside in a Community Property State; (3) if you are relying on property located in a Community Property State as a basis for repayment of the credit requested; or (4) if you are an Alaska resident subject to a community property agreement or community property trust. Community Property States include: AZ, CA, ID, LA, NM, NV, TX, WA, WI.

**Joint Credit:** Complete **Applicant** and **Co-Applicant** sections if your co-applicant will be contractually liable for repayment of the loan and initial below:

We intend to apply for joint credit. \_\_\_\_\_ (Applicant Initials) \_\_\_\_\_ (Co-Applicant Initials)

**PLEASE CHECK BELOW TO INDICATE THE TYPE OF ACCOUNT(S) AND TYPE OF CREDIT FOR WHICH YOU ARE APPLYING.**

Amount Requested \$ \_\_\_\_\_

Increase my limit to \$ \_\_\_\_\_

**Credit Cards:** Individual Joint  
 Visa Classic  
 Visa Platinum  
 Visa Gold

**Repayment:**

Automatic Payment from my savings or checking

Other \_\_\_\_\_

\_\_\_\_\_ If Authorized user, name

\_\_\_\_\_ Date of Birth

**SEE PAGE 3 FOR IMPORTANT INFORMATION ABOUT CREDIT CARDS**

APPLICANT		CO-APPLICANT		NON-APPLICANT SPOUSE/OTHER	
NAME (Last - First - Initial)		ACCOUNT NUMBER		NAME (Last - First - Initial)	
SOCIAL SECURITY NUMBER		MOTHER'S MAIDEN NAME		SOCIAL SECURITY NUMBER	
E-MAIL ADDRESS		CELL NUMBER		E-MAIL ADDRESS	
BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.		BIRTH DATE	HOME PHONE
PRESENT ADDRESS (Street - City - State - Zip)		OWN	RENT	PRESENT ADDRESS (Street - City - State - Zip)	
PREVIOUS ADDRESS (Street - City - State - Zip)		YEARS/MONTHS AT THIS ADDRESS		PREVIOUS ADDRESS (Street - City - State - Zip)	
PURCHASE PRICE OF HOME:		PRESENT HOME VALUE:		PURCHASE PRICE OF HOME:	
\$		\$		\$	
MORTGAGE BALANCE		MONTHLY PAYMENT (MORTGAGE/RENT)		MORTGAGE BALANCE	
\$		\$		\$	
PLEASE COMPLETE ONLY IF YOU LIVE IN WISCONSIN OR ANOTHER COMMUNITY PROPERTY STATE, OR IF YOU ARE APPLYING FOR JOINT CREDIT OR SECURED CREDIT.			PLEASE COMPLETE ONLY IF YOU LIVE IN WISCONSIN OR ANOTHER COMMUNITY PROPERTY STATE, OR IF YOU ARE APPLYING FOR JOINT CREDIT OR SECURED CREDIT.		
MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)			MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)		

**EMPLOYMENT**

NAME AND ADDRESS OF EMPLOYER		NAME AND ADDRESS OF EMPLOYER	
HIRE DATE	POSITION	HIRE DATE	POSITION
PRIOR EMPLOYER		PRIOR EMPLOYER	

**INCOME**

EMPLOYMENT INCOME (NET)		EMPLOYMENT INCOME (NET)	
\$	PER	\$	PER
<b>OTHER INCOME NOTICE:</b> Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.		<b>OTHER INCOME NOTICE:</b> Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.	
OTHER INCOME (GROSS)		OTHER INCOME (GROSS)	
\$	PER	\$	PER

**REFERENCES**

NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	
HOME NUMBER	RELATIONSHIP	HOME NUMBER	RELATIONSHIP

**STATE 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:** Marital Status: Married Unmarried Legally Separated

If married: the name of my spouse is \_\_\_\_\_

Spouse's SSN: \_\_\_\_\_ Spouse's Address (if different) \_\_\_\_\_

**Notice:** 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.

**MARRIED WISCONSIN RESIDENTS APPLYING FOR AN INDIVIDUAL ACCOUNT:** By signing here, I state that the credit being applied for, if granted, will be incurred in the interest of the marriage or family of the Borrower(s).

**SECURITY INTEREST**

**THE GRANTING OF THIS SECURITY INTEREST IS A CONDITION FOR THE ISSUANCE OF CREDIT UNDER THIS APPLICATION.**

**IF YOUR APPLICATION IS APPROVED, YOU SPECIFICALLY GRANT US A CONSENSUAL SECURITY INTEREST IN ALL INDIVIDUAL AND JOINT ACCOUNTS YOU HAVE WITH US NOW AND IN THE FUTURE TO SECURE REPAYMENT OF CREDIT EXTENDED UNDER THIS AGREEMENT. YOU ALSO AGREE THAT WE HAVE SIMILAR STATUTORY LIEN RIGHTS UNDER STATE AND/OR FEDERAL LAW. IF YOU ARE IN DEFAULT, WE CAN APPLY YOUR SHARES TO THE AMOUNT YOU OWE.**

Shares and deposits in an Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given are not subject to this security interest.

If you have other loans with us, collateral securing such loans will also secure your obligations under this Agreement, unless that other collateral is your principal residence, other dwelling or real estate, or non-purchase money household goods.

\_\_\_\_\_ (Applicant Initials) \_\_\_\_\_ (Co-Applicant Initials)

**LOAN APPLICATION SIGNATURES**

**PLEASE READ BEFORE SIGNING:**

All the information in this application is true. I understand that section 1014 Title 18 U.S. Code makes it a federal crime to knowingly make a false statement on this application. You have my permission to check it. You may retain this application even if not approved. I understand that you may receive information from others about my credit and you may answer questions and requests from others seeking credit or experience information about me or my accounts with you. If this application is approved, I agree to honor the provisions of the credit or loan agreement and security agreement or credit card agreement covering my account or loan. (If this application is for two of us, this statement applies to both of us.)

**Consumer and Credit Report Authorization.** By signing this Application, I authorize you to obtain my consumer and/or credit report for the purposes of evaluating this application and to obtain subsequent credit reports on an on-going basis in connection with this transaction, and for all other legitimate purposes, such as reviewing my accounts or taking collection action on the account. I authorize you to receive and review other information about me, such as my employment and income information, from third-parties or consumer reporting agencies.

**Vermont Residents:** Applicant provided consent via phone \_\_\_\_\_ (Credit Union Initials)

**Permission to contact:** By providing a wireless telephone number (i.e., cell phone), I consent to receiving calls, including autodialed and prerecorded message calls, from the credit union or its third party debt collector at that number.

**IMPORTANT NOTICE 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 me: When I open an account, you will ask for my name, address, date of birth, and other information that will allow you to identify me. You may also ask to see my driver's license or other identifying information.

SIGNATURE OF APPLICANT \_\_\_\_\_ DATE \_\_\_\_\_  
**X**

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

HAVE YOU OMITTED ANYTHING? REMEMBER: INCOMPLETE APPLICATIONS CANNOT BE PROCESSED.

**FOR CREDIT UNION USE ONLY**

Approved: \_\_\_\_\_ Denied: \_\_\_\_\_ Visa #: \_\_\_\_\_

Loan Officer: \_\_\_\_\_ Date: \_\_\_\_\_ Credit Limit: \_\_\_\_\_ Debt Ratio: \_\_\_\_\_

**BALANCE TRANSFER REQUEST**

Upon approval, I hereby authorize Brokaw Credit Union to pay the "Amount" indicated to the "Credit Card Account" number shown by adding the "Amount" to my Brokaw Credit Union Credit Card Account.

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

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

City, State, Zip: \_\_\_\_\_ City, State, Zip: \_\_\_\_\_

Credit Card Account #: \_\_\_\_\_ Credit Card Account #: \_\_\_\_\_

Pay this Amount: \$ \_\_\_\_\_ Pay this Amount: \$ \_\_\_\_\_

Signature: \_\_\_\_\_ Signature: \_\_\_\_\_

Remember, you may only transfer up to the available credit limit on your Brokaw Credit Union card. You agree to allow approximately 10 days for us to process your balance transfer request. Finance charge begins to accrue from the date of the cash advance. Please continue to make any minimum payments due on all credit cards until your transfer request has been completed. Payment of the amount(s) authorized by you may or may not satisfy any outstanding balance(s) on the designated account(s). You will continue to be responsible for those balances. In the event that your request exceeds the amount of your available credit line, BCU may complete your request in any appropriate order, may decline to process one or more transfer requests, and/or complete one request in a partial amount.

The payment and transfer of balances is contingent upon approval by BCU and receipt of complete, legible balance transfer requests.

**IMPORTANT CREDIT CARD DISCLOSURES**

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of \_\_\_\_\_. You can contact us toll free at (855) 359-7012 or the address on Page 1 to inquire if any changes occurred since the effective date.

<b>INTEREST RATES and INTEREST CHARGES:</b>			
	<b>VISA CLASSIC</b>	<b>VISA PLATINUM</b>	<b>VISA GOLD</b>
<b>Annual Percentage Rate (APR) for Purchases, Cash Advances, &amp; Balance Transfers</b>	<b>%</b> This APR will vary with the market based on the Prime Rate.	<b>%</b> This APR will vary with the market based on the Prime Rate.	<b>%</b> This APR will vary with the market based on the Prime Rate.
<b>Paying Interest</b>	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. For Cash Advances and Balance Transfers, we will begin charging interest on the date the Cash Advance or Balance Transfer is posted to your account.		
<b>Minimum Interest Charge</b>	None		
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</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>	
<b>Fees to Open or Maintain your Account</b> • Annual Fee: • Application Fee:	None None
<b>Transaction Fees</b> • Balance Transfer: • Cash Advance: • Foreign Transaction:	None None 2% of each transaction in U.S. dollars if the transaction involves a currency conversion 2% of each transaction in U.S. dollars if the transaction does not involve a currency conversion
<b>Penalty Fees</b> • Late Payment: • Over-the-Credit Limit: • Returned Payment:	Up to <b>\$25.00</b> if your payment is late 10 days or more None Up to <b>\$25.00</b> if your payment is returned for any reason

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."