CY-CO FEDERAL CREDIT UNION
10800 River Road
WestWego, LA 70094
(504) 431-6577

VISA

CREDIT CARD APPLICATION

A table that includes the APRs and other required cost disclosures for credit card applications is on the next page of this 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 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

NAME

PASSWORD | ACCOUNT NUMBER

SOCIAL SECURITY NUMBER | DRIVER'S LICENSE NUMBER / STATE

BIRTH DATE | HOME PHONE | WORK PHONE/ EXT.

E-MAIL ADDRESS

PRESENT ADDRESS (Street - City - State - Zip) | ☐ OWN ☐ RENT | YEARS AT THIS ADDRESS

MORTGAGE/RENT OWED TO:

MORTGAGE BALANCE $ | MONTHLY PAYMENT $ | NO. OF DEPENDENTS & AGE

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:
☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)

Employment/Income

NAME AND ADDRESS OF EMPLOYER

START DATE | POSITION

NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.

EMPLOYMENT INCOME
$ PER
OTHER INCOME
$ PER
☐ NET ☐ GROSS SOURCE:

Other: ☐ Co-Applicant ☐ Spouse ☐ Guarantor

NAME

PASSWORD | ACCOUNT NUMBER

SOCIAL SECURITY NUMBER | DRIVER'S LICENSE NUMBER / STATE

BIRTH DATE | HOME PHONE | WORK PHONE/ EXT.

E-MAIL ADDRESS

PRESENT ADDRESS (Street - City - State - Zip) | ☐ OWN ☐ RENT | YEARS AT THIS ADDRESS

MORTGAGE/RENT OWED TO:

MORTGAGE BALANCE $ | MONTHLY PAYMENT $ | NO. OF DEPENDENTS & AGE

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:
☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)

Employment/Income

NAME AND ADDRESS OF EMPLOYER

START DATE | POSITION

NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.

EMPLOYMENT INCOME
$ PER
OTHER INCOME
$ PER
☐ NET ☐ GROSS SOURCE:

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.

X

SIGNATURE FOR WISCONSIN RESIDENTS ONLY | DATE

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 DATE	OTHER SIGNATURE DATE

CREDIT UNION USE ONLY

☐ APPROVED NO. OF CARDS _____ CREDIT LIMIT $ _____ CREDIT CARD NUMBER:

☐ DECLINED CREDIT COMMITTEE OR LOAN OFFICER SIGNATURE _____

Annual Percentage Rate (APR) for Purchases	Other APR's*	Grace Period for Purchases	Method of Computing the Balance for Purchases	Annual Fee	Minimum Finance Charge	Transaction Fee for Purchases
VISA Platinum **8.95% - 12.95%◊**	Cash Advance……..…8.95% - 12.95% Balance Transfer ….8.95% - 12.95% Penalty Rate……..……17.95%^	25 days	Average Daily Balance (Including new purchases)	None	None	None

Multiple Currency Foreign Transaction Fee .....1%◆
Single Currency Foreign Transaction Fee.....0.8%◆
Cash Advance Fee..... 2%☼
Balance Transfer Fee..... None
Late Payment Fee.....$30.00*
Over-the-Credit-Limit Fee .....$30.00▣

◊ The ANNUAL PERCENTAGE RATE is based on certain credit-worthiness criteria.
◆ of transaction amount
* if five (5) or more days late
▣ if 1% over your credit limit
☼ of advanced amount, minimum of $10.00
^ when 60 days delinquent in making a payment

The information about the costs of the card described in this application is accurate as of 04/2009. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

LOANLINER

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