

Cheney, WA 99004 (509) 235-6533 (509) 598-7151 (Westbow Branch) (888) 901-2328 cheneyfcu.com There are costs associated with the use of a credit card. Information about costs, rates, and fees may be contained in disclosures provided with this application or by calling us toll-free or collect at (888) 901-2328 or writing to us at the address stated on this application.



				Married Applicants may a	ipply for a se	eparate accou	int.	
your spouse will use th you are relying on you	rty pledged a e account, oi ir spouse's i ent possible	s collateral is lo ncome as a ba about the perso	cated in a community propert sis for repayment. If you are n on whose payments you are	y state (AK, AZ, CA, ID, LA, NV : relying on income from alim : relyina.	ony, child sup	port, or separat		
Credit Card Account: Indiv	idual 🗌 Joi	nt						
Applicant Signature			Date	Co-Applicant Signature	(9-		Date	
X			(Seal)	X			(Seal)	
	2. (8)30 - 3.304 735°25° N			If Authorized User, Name:		4 M 10 M 1		
Credit Limit Requested \$ APPLICANT				OTHER CO-APPLI	CANT SPOU	JSE GUARAN	тоя Потнея	
NAME (Last - First - Initial)				NAME (Last - First - Initial)	DANT GOOD	JOE GOATIAN	TOT CHIER	
ACCOUNT NUMBER	SOCIAL SEC	JRITY NUMBER/IN	NDIVIDUAL TAX ID NUMBER	ACCOUNT NUMBER	ER SOCIAL SECURITY NUMBER/INDIVIDUAL TAX ID NUMBER			
BIRTH DATE	EMAIL ADDR	ESS		BIRTH DATE EMAIL ADDRESS		ESS		
HOME PHONE	CELL PHONE		BUSINESS PHONE/EXT.	HOME PHONE	CELL PHONE		BUSINESS PHONE/EXT.	
DRIVER'S LICENSE NUMBER/STAT	E	AGES OF DEPE	NDENTS	DRIVER'S LICENSE NUMBER/ST.	ATE	AGES OF DEPEN	IDENTS	
PRESENT ADDRESS (Street – City -	- State - Zip)		OWN RENT	[22] [22] [22] [22] [23] [23] [23] [24] [24] [25] [25] [25] [25] [25] [25] [25] [25		OWN RENT		
			LENGTH AT RESIDENCE			LENGTH AT RESIDENCE		
PREVIOUS ADDRESS (Street - City - State - Zip)			OWN RENT			OWN RENT		
MORTGAGE/RENT OWED TO				MORTGAGE/RENT OWED TO				
MORTGAGE BALANCE	IMONTHI V PA	VMENT	INTEREST RATE	MORTGAGE BALANCE	MONTHLY PA	VMENT I	INTEREST RATE	
MORTGAGE BALANCE MONTHLY PAYMENT INTEREST RATE \$ % COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)			\$ COMPLETE FOR JOINT CREDIT, STATE: MARRIED SEP.	\$ SECURED CREE	DIT OR IF YOU LIVE	% EIN A COMMUNITY PROPERTY		
EMPLOYMENT/INCO				EMPLOYMENT/INC	A CONTRACTOR OF THE PARTY OF TH	,		
EMPLOYMENT STATUS FULL TIME PART TIME HOURS PER WEEK			EMPLOYMENT STATUS FULL TIME PART TIME HOURS PER WEEK					
START DATE				START DATE				
NAME AND ADDRESS OF EMPLOY	ER			NAME AND ADDRESS OF EMPLO	OYER			
NOTICE: ALIMONY, CHILD SUPPOR			CE INCOME NEED NOT BE	NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.				
REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED. EMPLOYMENT INCOME PER OTHER INCOME \$\pma\$		PER			OTHER INCOME	THER INCOME PER		
TITLE/GRADE SOURCE			TITLE/GRADE SOURCE					
PREVIOUS EMPLOYER NAME AND	ADDRESS IF	I EMPLOYED LESS	THAN TWO YEARS	PREVIOUS EMPLOYER NAME AN	ND ADDRESS IF I	I EMPLOYED LESS ⁻	THAN TWO YEARS	
STARTING DATE ENDING DATE			STARTING DATE		ENDING DATE			
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? YES NO WHERE ENDING/SEPARATION DATE			MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? YES NO WHERE ENDING/SEPARATION DATE					
REFERENCE NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU			REFERENCE NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU					
RELATIONSHIP HOME PHONE			RELATIONSHIP			HOME PHONE		
	Water your and the							

CREDIT CARD APPLICATION (continued)

STATE LAW NOTICE(S)

Notice to Nebraska Residents: A credit agreement must be in writing to be enforceable under Nebraska law. To protect you and us from any misunderstandings or disappointments, any contract, promise, undertaking, or offer to forebear repayment of money or to make any other financial accommodation in connection with this loan of money or grant or extension of credit, or any amendment of, cancellation of, waiver of, or substitution for any or all of the terms or provisions of any instrument or document executed in connection with this loan of money or grant or extension of credit, must be in writing to be effective.

Notice to New York Residents: New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. New York State Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov.

Notice to Ohio Residents: 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.

Notice to Wisconsin Residents: (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.

Signature for Wisconsin Residents Only	Date
X	(Seal)

CREDIT CARD CONSENSUAL SECURITY INTEREST

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 IRA or any other account that would lose special tax treatment under state or federal law if given as security are not subject to the security interest you have given in your shares and deposits. You may withdraw these other shares unless you are in default. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. For example, if you have an unpaid credit card balance, you agree we may use funds in your account(s) to pay any or all of the unpaid balance.

By signing or otherwise authenticating below, you are affirmatively agreeing that you are aware that granting a security interest is a condition for the credit card and you intend

to grant a security interest.			
Consensual Security Interest Acknowledgement and Agreement	Date	Consensual Security Interest Acknowledgement and Agreement	Date
X	(Seal)	X	(Seal)
CICNATURES			

SIGNATURES

By signing or otherwise authenticating below:

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 and for other accounts, products, or services we may offer you or for which you may qualify. 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 crime to willfully and deliberately provide incomplete or incorrect information in this application.

Applicant's Signature	Date (Se	Other Signatu X	re	Date	(Seal)
CREDIT UNION USE ONI	L Y				
DATE APPROVED DECLINED		CREDIT CARD LIMIT	NUMBER OF CARDS	CREDIT CARD NUMBER	
(Adverse Action Notice Se	ent) DEBT RATIO/SCORE:	BEFORE	AFTER		
LOAN OFFICER COMMENTS:					
Credit Committee or Loan Officer Si	ignatures Date	Credit Commi	ttee or Loan Officer Signatures	Date	
X	(Se	eal) X			(Seal)



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VISA CLASSIC

Interest Rates and Interest Charges				
Annual Percentage Rate (APR) for Purchases	7.25%			
APR for Balance Transfers	7.25%			
APR for Cash Advances	7.25%			
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 Interest Charge	None			
For Credit Card Tips from the Consumer Financial Protection Bureau	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 http://www.consumerfinance.gov/learnmore.			
Fees				
Set-up and Maintenance Fees - Annual Fee - Account Set-up Fee - Program Fee - Participation Fee	None None None None None None			
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None None None			
Penalty Fees - Late Payment Fee	Up to \$18.00			

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Effective Date:

The information about the costs of the card described in this application is accurate as of: February 03, 2022 This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Classic 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.

Other Fees & Disclosures:

Late Payment Fee:

\$18.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Rush Fee:

\$30.00.