

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.

**VISA**

**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 appropriate section below. If Co-Applicant is spouse of the Applicant, mark the Co-Applicant box.

**Credit Card Account:** ☐ Individual ☐ Joint

If this is an application for joint credit, Applicant and Co-Applicant each agree and acknowledge the intent to apply for joint credit (sign below):

Applicant Signature <div style="border: 1px solid black; width: 100%; height: 20px; position: relative;"> <span style="position: absolute; left: 5px; top: 5px; font-size: 24px; font-weight: bold;">X</span> </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <span>Date</span> <span>(Seal)</span> </div>	Co-Applicant Signature <div style="border: 1px solid black; width: 100%; height: 20px; position: relative;"> <span style="position: absolute; left: 5px; top: 5px; font-size: 24px; font-weight: bold;">X</span> </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <span>Date</span> <span>(Seal)</span> </div>
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Credit Limit Requested \$ <b>APPLICANT</b> NAME (Last - First - Initial)	If Authorized User, Name: <b>OTHER</b> <input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> SPOUSE <input type="checkbox"/> GUARANTOR <input type="checkbox"/> OTHER NAME (Last - First - Initial)
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ACCOUNT NUMBER	SOCIAL SECURITY NUMBER/INDIVIDUAL TAX ID NUMBER	ACCOUNT NUMBER	SOCIAL SECURITY NUMBER/INDIVIDUAL TAX ID NUMBER
BIRTH DATE	EMAIL ADDRESS	BIRTH DATE	EMAIL ADDRESS
HOME PHONE	CELL PHONE	HOME PHONE	CELL PHONE
BUSINESS PHONE/EXT.	BUSINESS PHONE/EXT.	BUSINESS PHONE/EXT.	BUSINESS PHONE/EXT.

DRIVER'S LICENSE NUMBER/STATE	AGES OF DEPENDENTS	DRIVER'S LICENSE NUMBER/STATE	AGES OF DEPENDENTS
PRESENT ADDRESS (Street - City - State - Zip)	<input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE	PRESENT ADDRESS (Street - City - State - Zip)	<input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE
PREVIOUS ADDRESS (Street - City - State - Zip)	<input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE	PREVIOUS ADDRESS (Street - City - State - Zip)	<input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE

MORTGAGE/RENT OWED TO			
MORTGAGE BALANCE \$	MONTHLY PAYMENT \$	INTEREST RATE %	
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)			

<b>EMPLOYMENT/INCOME</b> EMPLOYMENT STATUS <input type="checkbox"/> FULL TIME <input type="checkbox"/> PART TIME HOURS PER WEEK START DATE NAME AND ADDRESS OF EMPLOYER  <b>NOTICE:</b> 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 \$ TITLE/GRADE SOURCE PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN TWO YEARS STARTING DATE ENDING DATE	<b>EMPLOYMENT/INCOME</b> EMPLOYMENT STATUS <input type="checkbox"/> FULL TIME <input type="checkbox"/> PART TIME HOURS PER WEEK START DATE NAME AND ADDRESS OF EMPLOYER  <b>NOTICE:</b> 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 \$ TITLE/GRADE SOURCE PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN TWO YEARS STARTING DATE ENDING DATE
<b>MILITARY:</b> IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE ENDING/SEPARATION DATE	<b>MILITARY:</b> IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE ENDING/SEPARATION DATE

<b>REFERENCE</b> NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU  RELATIONSHIP HOME PHONE	<b>REFERENCE</b> NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU  RELATIONSHIP HOME PHONE
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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 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.

Signature for Wisconsin Residents Only	Date
<b>X</b>	(Seal)

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.

Consensual Security Interest Acknowledgement and Agreement	Date
<b>X</b>	(Seal)

Consensual Security Interest Acknowledgement and Agreement      Date  
**X**      (Seal)

By signing or otherwise authenticating below:

1. 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.
2. You understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the Consumer Credit Card Agreement and Disclosure.

Applicant's Signature <b>X</b>	Date (Seal)
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Other Signature <b>X</b>	Date (Seal)
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DATE	<input type="checkbox"/> APPROVED	CREDIT CARD LIMIT	NUMBER OF CARDS	CREDIT CARD NUMBER
	<input type="checkbox"/> DECLINED (Adverse Action Notice Sent)	\$		
		DEBT RATIO/SCORE:	BEFORE	AFTER

LOAN OFFICER COMMENTS:
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Credit Committee or Loan Officer Signatures <b>X</b>	Date  (Seal)
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Credit Committee or Loan Officer Signatures	Date
<b>X</b>	(Seal)





CHENEY FEDERAL CREDIT UNION

P.O. Box 160  
Cheney, WA 99004  
(509) 235-6533  
(509) 598-7151 (Westbow Branch)  
(888) 901-2328  
cheneyfcu.com

# APPLICATION AND SOLICITATION DISCLOSURE



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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
Fees	
<b>Set-up and Maintenance Fees</b> - Annual Fee - Account Set-up Fee - Program Fee - Participation Fee	None None None None
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None None None
<b>Penalty Fees</b> - 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.