

# VISA CARD APPLICATION

MAIL APPLICATION TO P.O. BOX 51700, LIVONIA MI 48151 OR FAX TO 734.466.6148



This credit application is for a (an): <input type="checkbox"/> Individual Account <input type="checkbox"/> Joint Account	Please choose one card: <input type="checkbox"/> Classic Variable <input type="checkbox"/> Classic Fixed <input type="checkbox"/> Platinum Variable <input type="checkbox"/> Platinum Fixed		
Co-op Service Account Number	Credit Limit Desired	Number of Cards Desired <input type="checkbox"/> 1 <input type="checkbox"/> 2	

## Applicant Information

Name (Last, First Middle)	Social Security Number	Date of Birth
Home Address (Street & Number)	Driver's Lic No.	Phone
City/State/Zip	County	How Long?
Previous Address (if less than 6 yrs at current address)	City/State/Zip	
Employer	Job Title	How Long?
Business Address	Gross Monthly Income	Net Income
City/State/Zip	\$ _____	\$ _____ <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly
Name of Nearest Relative not living with you	Previous Employer	How Long?
Address	Phone	Relationship
Other Income (See Additional Information Below)	Describe Source of Income	

## Co-Applicant

Name (Last, First Middle)	Social Security Number	Date of Birth
Home Address (Street & Number)	Driver's Lic No.	Phone
City/State/Zip	How Long?	No. Dependents
Previous Address (if less than 6 yrs at current address)	City/State/Zip	
Employer	Job Title	How Long?
Business Address	Gross Monthly Income	Net Income
City/State/Zip	\$ _____	\$ _____ <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly
	Previous Employer	How Long?

## Additional Information

You are not required to disclose income from alimony, child support or maintenance payments; however, if you are relying on income from alimony, child support or maintenance payments as a basis for repayment of this obligation, please complete below.

Applicant     Co-Applicant

Alimony \$ \_\_\_\_\_ per month    Child Support \$ \_\_\_\_\_ per month    Maintenance \$ \_\_\_\_\_ per month

Name of Mortgage Holder/Landlord \_\_\_\_\_ Account Number \_\_\_\_\_

Monthly Mortgage/Rent \$ \_\_\_\_\_ Purchase Price \$ \_\_\_\_\_ Present Value \$ \_\_\_\_\_ Balance Owing \$ \_\_\_\_\_

Are you a Co-maker on any other loans     Yes  No    Have you ever taken Bankruptcy     Yes  No

How Much? \$ \_\_\_\_\_ For Whom? \_\_\_\_\_    Have you any legal proceedings against you?     Yes  No

I/We hereby apply for a VISA Credit Card and line-of-credit loan with automated teller machine access. I/We represent that I/we are members of Co-op Services Credit Union. I/We understand that if the Credit Union approves this application, it will send me/us the Agreements governing this loan amount and automated teller machine access. I/We agree to read them carefully and understand that I/we will be bound by all the terms and conditions if I/we use any card issued pursuant to this application. I/we understand that no card will be issued in the name of a person who is not a member of the Credit Union. Please issue a separate Visa Credit Card embossed with each name printed above, and personal identification numbers.

Applicant's Signature _____	Date _____
Co-Applicant's Signature _____	Date _____
<b>FOR CREDIT UNION USE ONLY</b>	Credit Limit \$ _____
Member Credit Union Account Number _____	<input type="checkbox"/> Approved    Credit Committee or Loan Officer _____
Visa Account Number _____	<input type="checkbox"/> Denied _____
	Date _____

# VISA DISCLOSURE



<b>Annual Percentage Rate (APR for Purchases)</b>	<b>9.75%</b> Platinum Variable <b>9.90%</b> Platinum Fixed <b>11.00%</b> Classic Variable <b>11.90%</b> Classic Fixed
<b>Other APRs</b> <b>Balance Transfer APR</b>  <b>Cash Advance APR</b>  <b>Penalty Rate</b>	9.75% Platinum Variable 9.90% Platinum Fixed 11.00% Classic Variable 11.90% Classic Fixed  9.75% Platinum Variable 9.90% Platinum Fixed 11.00% Classic Variable 11.90% Classic Fixed  18.00% Platinum Variable and Fixed / Classic Variable and Fixed (See Explanation Below*)
<b>Variable Rate information based on Wall Street Journal prime rate</b>	Your APYs may vary. The rate for Purchases, Balance Transfers and Cash Advances are determined monthly by adding Prime + 4.50% for Platinum cards and Prime + 5.75% for Classic cards.
<b>Grace period for repayment</b>	At least 25 days if previous total balance is paid in full by the payment date
<b>Method of computing the balance for purchases</b>	Average Daily Balance (including new purchases)
<b>Annual fee</b>	None
<b>Minimum finance charge</b>	None
<b>Transaction fee for purchases</b>	None
<b>Transaction fee for ATM advances</b>	\$2.00
<b>Return check fee</b>	\$20.00
<b>Late payment fee</b>	\$20.00
<b>Over Limit fee</b>	\$15.00

\* Penalty Rate - If either of the following two situations occurs:

- (a) your Account is 30 days past due on two separate occasions in a rolling six month period; or
- (b) your Account is 60 days past due;

We may impose a higher monthly Periodic Rate and corresponding Annual Percentage Rate (a "Penalty Rate") to all outstanding balances in your Account. The Penalty Rate is a monthly Periodic Rate of 1.50% with a corresponding Annual Percentage Rate of 18.00%. The Penalty Rate will take effect on the first day of the Billing Cycle and will apply to all of your outstanding and any new Purchase and Cash Advance balances. Interest rate changes will be reflected on your periodic statement.

You understand that the terms of your account, including APRs, are subject to change. This means that the APRs for this offer are not guaranteed; APRs may change to higher APRs or fixed APRs may change to variable APRs. Any changes will be in accordance with your Cardholder Agreement.

The "Index" is the "Prime Rate" of interest appearing in the Money Rate section of The Wall Street Journal published on the last business day preceding the 16th day of each month.

You understand that if based upon our review you do not qualify for the Platinum Card, you will be considered for the Classic card with the same Terms and Conditions.

The information listed above is correct as of 5/13/08 and is subject to change at any time without prior notice. To receive the most recent information, please contact Co-op Services Credit Union at 800.321.8570 or write to Co-op Services Credit Union, PO Box 51700, Livonia, Michigan 48151-5700.