



Sidney Federal Credit Union



# Express Application

**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 the 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.

**LOANLINER Account/Loan:**  
(Including ATM/Debit Card Access to the Account if Available)

**Credit Card Account:**  
(See Disclosure Table or Agreement for Terms)

Amount Requested \$

Credit Limit Requested \$

Purpose/Collateral:

If Authorized User, Name:

PAYMENT PROTECTION

Are you interested in having your loan protected?

If you answer "yes", then the credit union will disclose the cost of this voluntary payment protection to you. A separate election which discloses the terms and conditions must be signed for protection to be effective.

## APPLICANT

NAME

MOTHER'S MAIDEN NAME

ACCOUNT NUMBER

SOCIAL SECURITY NUMBER

DRIVER'S LICENSE NUMBER/STATE

BIRTH DATE

HOME PHONE

BUSINESS PHONE/EXT.

EMAIL ADDRESS

PRESENT ADDRESS

LENGTH AT RESIDENCE

MORTGAGE/RENT OWED TO:

MORTGAGE BALANCE

MONTHLY PAYMENT

INTEREST RATE

\$ MONTHLY PAYMENT %

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARITAL STATUS:

EMPLOYMENT/INCOME

\$

PER

NAME AND ADDRESS OF EMPLOYER

START DATE

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

OTHER INCOME	\$	PER	SOURCE
	\$	PER	SOURCE
	\$	PER	SOURCE
	\$	PER	SOURCE

## OTHER

NAME

MOTHER'S MAIDEN NAME

ACCOUNT NUMBER

SOCIAL SECURITY NUMBER

DRIVER'S LICENSE NUMBER/STATE

BIRTH DATE

HOME PHONE

BUSINESS PHONE/EXT.

EMAIL ADDRESS

PRESENT ADDRESS

LENGTH AT RESIDENCE

MORTGAGE/RENT OWED TO:

MORTGAGE BALANCE

MONTHLY PAYMENT

INTEREST RATE

\$ MONTHLY PAYMENT %

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARITAL STATUS:

EMPLOYMENT/INCOME

\$

PER

NAME AND ADDRESS OF EMPLOYER

START DATE

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

OTHER INCOME	\$	PER	SOURCE
	\$	PER	SOURCE
	\$	PER	SOURCE
	\$	PER	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

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. 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.

2. If you are applying for a credit card, you understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the credit card agreement and disclosures. 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. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. 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 the security interest you have given in your shares and deposits.

**X** (SEAL) DATE  
APPLICANT'S SIGNATURE

**X** (SEAL) DATE  
OTHER SIGNATURE



**VISA CLASSIC, VISA GOLD AND VISA PLATINUM  
APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rate and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Visa Classic</b> <b>13.90%</b> This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Gold</b> <b>10.90%</b> This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum</b> <b>7.90%</b> This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p><b>Visa Classic</b> <b>13.90%</b> This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Gold</b> <b>10.90%</b> This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum</b> <b>7.90%</b> This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Balance Transfers</b>	<p><b>Visa Classic</b> <b>13.90%</b> This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Gold</b> <b>10.90%</b> This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum</b> <b>7.90%</b> This APR will vary with the market based on the Prime Rate.</p>
<b>How To Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .

<b>Fees</b>	
<b>Transaction Fees</b>	
- Foreign Transaction Fee	<b>1.00%</b> of each transaction in U.S. dollars.
<b>Penalty Fees</b>	
- Late Payment Fee	Up to <b>\$25.00</b>
- Return Payment Fee	Up to <b>\$25.00</b>

**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 **September 1, 2010**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**OTHER DISCLOSURES**

Late Payment Fee	<b>\$25.00</b>	or the amount of the required minimum payment, whichever is less, if you are 11 or more days late in making a payment.
Returned Payment Fee	<b>\$25.00</b>	or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	<b>\$2.00</b>	
Rush Fee	<b>\$10.00</b>	
PIN Replacement Fee	<b>\$5.00</b>	
Card Replacement Fee	<b>\$10.00</b>	



**CREDIT INSURANCE**

You can protect your financial future by signing up for **voluntary** credit insurance below. Enroll by simply indicating your preference in the "Credit Insurance Application" section below. Your credit union will be happy to explain the various insurance options and coverage. The cost is reasonable.



P.O. Box 391 · 5910 Mineral Point Road  
Madison, WI 53701-0391  
Phone: 800/937-2644

**CREDIT INSURANCE APPLICATION & SCHEDULE**

"You" or "Your" means the member and the joint insured (if applicable).

Credit insurance is **voluntary and not required in order to obtain this loan**. You may select any insurer of your choice. You can get this insurance only if you check the "yes" box below and sign your name and write in the date. The rate you are charged for the insurance is subject to change. You will receive written notice before any increase goes into effect. You have the right to stop this insurance by notifying your credit union in writing. Your signature below means you agree that:

- If you elect insurance, you authorize the credit union to add the charges for insurance to your loan each month.
- You are eligible for disability insurance only if you are working for wages or profit 25 hours a week or more on the date of any advance. If you are not, that particular advance will not be insured until you return to work. If you are off work because of temporary layoff, strike or vacation, but soon to resume, you will be considered at work.
- You are eligible for insurance up to the Maximum Age for Insurance. Insurance will stop when you reach that age.

**NOTE: The insurance you're applying for contains certain terms and exclusions; Refer to your certificate for coverage details.**

**Any person who knowingly and with intent to defraud any insurance company or other person files an application for disability insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to civil penalty not to exceed \$5,000 and the stated value of the claim for each such violation.**

YOU ELECT THE FOLLOWING INSURANCE COVERAGE(S)	YES		NO		COST PER \$100 OF YOUR MONTHLY LOAN BALANCE	COVERED MEMBER
Single Credit Disability	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ .200	
Single Credit Life	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ .067	
Joint Credit Life	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ .107	

THE PRE-EXISTING EXCLUSION OF THE CREDIT DISABILITY CONTRACT DOES NOT APPLY TO A DISABILITY IF THE MEMBER HAS BEEN INSURED CONTINUOUSLY DURING THE SIX (6) MONTHS IMMEDIATELY PRECEDING THE BEGINNING OF THE DISABILITY.

If you are totally disabled for more than 30 days, then the disability benefit will begin with the 1st day of disability.

MEMBER		<b>INSURANCE MAXIMUMS</b>		<b>DISABILITY</b>	<b>LIFE</b>
ACCOUNT NUMBER		MAX. MONTHLY TOTAL DISABILITY BENEFIT		\$ NONE	N/A
GROUP POLICY NUMBER		MAX. INSURABLE BALANCE		\$ 30,000.00	\$ 55,000.00
031-0534-2		MAXIMUM AGE FOR INSURANCE		66	70
DATE OF ISSUE OF THIS CERTIFICATE		<b>SECONDARY BENEFICIARY</b> (If you desire to name one)			
DATE	MEMBER'S DATE OF BIRTH	DATE	JOINT INSURED'S DATE OF BIRTH		
SIGNATURE OF MEMBER (Be sure to check one of the boxes above)		SIGNATURE OF JOINT INSURED (CO-BORROWER) (Only required if JOINT CREDIT LIFE coverage is selected)			
<b>X</b>		<b>X</b>			