



Main Office  
112 Administration Road  
Oak Ridge TN 37830  
(865) 482-4343 or (800) 206-6944

A table that includes required credit card disclosures is provided with this Application. To obtain any change in the required information since it was printed, call us collect at 1-865-482-4343 or write to us at the address stated on this Application.

**LOANLINER.**

**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 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.  **Credit Limit Requested: \$** \_\_\_\_\_

Applicant	Other: <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Spouse <input type="checkbox"/> Other
NAME (Last - First - Initial) _____ ACCOUNT NUMBER _____	NAME (Last - First - Initial) _____ ACCOUNT NUMBER _____
DRIVER'S LICENSE NUMBER / STATE _____ SOCIAL SECURITY NUMBER _____	DRIVER'S LICENSE NUMBER / STATE _____ SOCIAL SECURITY NUMBER _____
E-MAIL ADDRESS _____	E-MAIL ADDRESS _____
BIRTH DATE _____ HOME PHONE _____ CELL PHONE _____ BUSINESS PHONE/ EXT. _____	BIRTH DATE _____ HOME PHONE _____ CELL PHONE _____ BUSINESS PHONE/ EXT. _____
PRESENT ADDRESS (Street - City - State - Zip) _____ <input type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS AT THIS ADDRESS _____	PRESENT ADDRESS (Street - City - State - Zip) _____ <input type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS AT THIS ADDRESS _____
MORTGAGE/RENT OWED TO: _____	MORTGAGE/RENT OWED TO: _____
MORTGAGE BALANCE _____ MONTHLY PAYMENT _____ INTEREST RATE _____ \$ _____ \$ _____ % _____	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)	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> NAME AND ADDRESS OF EMPLOYER _____ START DATE _____	<b>Employment/Income</b> 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.	NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.
EMPLOYMENT INCOME _____ OTHER INCOME _____ \$ _____ PER _____ \$ _____ PER _____ <input type="checkbox"/> NET <input type="checkbox"/> GROSS SOURCE _____	EMPLOYMENT INCOME _____ OTHER INCOME _____ \$ _____ PER _____ \$ _____ PER _____ <input type="checkbox"/> NET <input type="checkbox"/> 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**

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 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 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)  
APPLICANT'S SIGNATURE DATE

**X** \_\_\_\_\_ (SEAL)  
OTHER SIGNATURE DATE

FOR CREDIT UNION USE ONLY  APPROVED  DECLINED NO. OF CARDS \_\_\_\_\_ CREDIT LIMIT \$ \_\_\_\_\_ CREDIT CARD NUMBER \_\_\_\_\_ CREDIT COMMITTEE OR LOAN OFFICER SIGNATURE \_\_\_\_\_

**LOOK INSIDE FOR IMPORTANT INFORMATION**



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**VISA PLATINUM  
Application and Solicitation Disclosure**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>8.90% to 18.00%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>8.90% to 18.00%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>8.90% to 18.00%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>Paying Interest</b>	We will begin charging interest on purchases on the transaction date.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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> .
<b>Fees</b>	
<b>Transaction Fees</b>	
- Balance Transfer Fee	None
- Cash Advance Fee - Teller Assisted	\$1.50
- Cash Advance Fee - ATM	\$0.75
- Foreign Transaction Fee	None
- Transaction Fee for Purchases	None
<b>Penalty Fees</b>	
- Late Payment Fee	Up to \$25.00
- Over-the-Credit Limit Fee	None
- Returned Payment Fee	Up to \$10.00

**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 August 26, 2015. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**OTHER DISCLOSURES**

Late Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.
Returned Payment Fee	\$10.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	None
Document Copy Fee	None
Rush Fee	None
Emergency Card Replacement Fee	None
PIN Replacement Fee	None
Card Replacement Fee	None
Unreturned Card Fee	None
Card Recovery Fee	None
Pay-by-Phone Fee	None