

**New Castle Belco F.C.U.  
CREDIT CARD  
APPLICATION**

**IMPORTANT INSTRUCTIONS:** Complete and sign "applicant" section to apply for credit in your name only. To apply for a joint account, complete the "applicant" section, and the joint applicant completes and signs the "Co-applicant" section. Both applicant and co-applicant must be members of the credit union, and both assume responsibility for any charges made to the account. Availability of an individual account with an authorized user is subject to board policy.

AMOUNT OF CREDIT REQUESTED \$ \_\_\_\_\_

A P P L I C A N T		C O - A P P L I C A N T	
NAME (LAST) (FIRST) (M.I.)		NAME (LAST) (FIRST) (M.I.)	
ADDRESS (NO.) (STREET)		ADDRESS (NO.) (STREET)	
CITY STATE ZIP		CITY STATE ZIP	
YEARS AT THIS ADDRESS	HOME PHONE	YEARS AT THIS ADDRESS	HOME PHONE
SOCIAL SECURITY NO.	DATE OF BIRTH	SOCIAL SECURITY NO.	DATE OF BIRTH
NUMBER OF DEPENDENTS (excluding self)		NUMBER OF DEPENDENTS (excluding self)	

**EMPLOYMENT INFORMATION**

A P P L I C A N T		C O - A P P L I C A N T	
NAME OF EMPLOYER		NAME OF EMPLOYER	
ADDRESS		ADDRESS	
# OF YEARS EMPLOYED	BUSINESS PHONE	# OF YEARS EMPLOYED	BUSINESS PHONE
GROSS MONTHLY SALARY	POSITION	GROSS MONTHLY SALARY	POSITION
PREVIOUS EMPLOYER (if less than 2 years)	HOW LONG?	PREVIOUS EMPLOYER (if less than 2 years)	HOW LONG?
OTHER INCOME: \$ _____ PER SOURCE: _____		OTHER INCOME: \$ _____ PER SOURCE: _____	

ALIMONY, CHILD SUPPORT OR SEPARATE INCOME NEED NOT BE REVEALED IF NOT BEING CONSIDERED FOR THIS LOAN.

ALIMONY \$ \_\_\_\_\_ CHILD SUPPORT \$ \_\_\_\_\_ SEPARATE MAINTENANCE \$ \_\_\_\_\_  
ARE PAYMENTS RECEIVED UNDER: G COURT ORDER G WRITTEN AGREEMENT G ORAL UNDERSTANDING

## OUTSTANDING DEBTS

A P P L I C A N T				C O - A P P L I C A N T					
MONTHLY DEBTS			PAYMENT	BALANCE	MONTHLY DEBTS			PAYMENT	BALANCE
MORTGAGE					MORTGAGE				
LANDLORD					LANDLORD				
AUTOS	MAKE	YEAR			AUTOS	MAKE	YEAR		
OTHER DEBTS					OTHER DEBTS				

COMPLETE ONLY IF YOU RESIDE IN A COMMUNITY PROPERTY STATE (AZ, CA, ID, LA, NV, NM, TX, WA or WI)

MARRIED       SEPARATED       UNMARRIED

HAVE YOU ANY OUTSTANDING JUDGEMENTS OR GARNISHMENTS?  YES  NO

HAVE YOU EVER BEEN THROUGH BANKRUPTCY?  YES  NO IF YES, WHAT YEAR? \_\_\_\_\_

ARE YOU A CO-MAKER/GUARANTOR ON ANY OTHER LOANS?  YES  NO IF YES, AMOUNT \$ \_\_\_\_\_

FOR WHOM? \_\_\_\_\_

OTHER OBLIGATIONS (ALIMONY, CHILD SUPPORT, SEPARATE MAINTENANCE)
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This statement is submitted to obtain credit and I (we) certify that all information is true and complete. I (we) also authorize the credit union to verify or obtain information the credit union may need concerning my (our) credit history. If this application is approved and a credit card(s) issued, the undersigned applicant(s) by signing, using or permitting another to use the credit card(s) agree (s) that the applicant(s) will be bound by the terms and conditions accompanying the credit card(s) and all amendments. I (we) hereby acknowledge receipt of the credit union card agreement and disclosure and billing rights that inform me (us) of the terms, responsibilities and rights as

APPLICANT'S SIGNATURE	APPLICANT'S SIGNATURE
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CREDIT COMMITTEE:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

LOAN OFFICER: \_\_\_\_\_

DATE: \_\_\_\_\_ CREDIT LIMIT \$ \_\_\_\_\_

## Credit Card Summary of Terms

***To learn more 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>.***

ANNUAL PERCENTAGE RATE FOR PURCHASES AND CASH ADVANCES	<b>12.99% a.p.r.</b>
VARIABLE RATE INFORMATION	DOES NOT APPLY
GRACE PERIOD FOR REPAYMENT OF BALANCE FOR PURCHASES	25 DAYS
ANNUAL FEE	NONE
TRANSACTION FEE FOR PURCHASES	NONE
CASH ADVANCE FEE	NONE
LATE PAYMENT FEE	NONE
OVER THE CREDIT LIMIT FEE	NONE
MINIMUM FINANCE CHARGE	NONE
METHOD OF COMPUTING THE BALANCE FOR PURCHASES	AVERAGE DAILY BALANCE INCLUDING NEW PURCHASES

A \$25.00 fee will be charged for any checks returned due to insufficient funds.

A \$5.00 fee will be charged for issuing a new card prior to expiration at the member's request.

Disclosures are accurate as of the print date and may be changed after that date.

Contact the Credit Union for any changes to the above listed information.