

**Brokaw Credit Union**

300 Everest Avenue      2006 Schofield Avenue  
 P.O. Box 151              P.O. Box 199  
 Brokaw, WI 54417        Weston, WI 54476  
 (715) 675-2319            (715) 359-7012

**CREDIT CARD APPLICATION**

Married Applicants may apply for a separate account. Check the appropriate box to indicate Individual Credit or Joint Credit.

**Individual Credit:** Complete **Applicant** sections if only the applicant's income is considered for loan approval.

Complete **Applicant** and **Co-Applicant** sections: (1) if you are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of credit requested, or; (2) if you reside in a Community Property State, or; (3) if you are relying on property located in a Community Property State as a basis for repayment of the credit requested. Community Property States include: AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI.

**Joint Credit:** Complete **Applicant** and **Co-Applicant** sections if your co-applicant will be contractually liable for repayment of the loan and initial below:

We intend to apply for joint credit. \_\_\_\_\_ (Applicant Initials)      \_\_\_\_\_ (Co-Applicant Initials)

**PLEASE CHECK BELOW TO INDICATE THE TYPE OF ACCOUNT(S) AND TYPE OF CREDIT FOR WHICH YOU ARE APPLYING.**

Amount Requested \$ \_\_\_\_\_

Increase my limit to \$ \_\_\_\_\_

**Credit Cards:**      Individual      Joint

Visa Classic

Visa Platinum

MasterCard

**Repayment:**

Automatic Payment from my savings or checking

Other

If Authorized user, name: \_\_\_\_\_

**SEE PAGE 3 FOR IMPORTANT INFORMATION ABOUT CREDIT CARDS**

APPLICANT		CO-APPLICANT	NON-APPLICANT SPOUSE/OTHER	GUARANTOR
NAME (Last - First - Initial)		NAME (Last - First - Initial)	ACCOUNT NUMBER	
ACCOUNT NUMBER		SOCIAL SECURITY NUMBER		MOTHER'S MAIDEN NAME
SOCIAL SECURITY NUMBER		MOTHER'S MAIDEN NAME		MOTHER'S MAIDEN NAME
E-MAIL ADDRESS		E-MAIL ADDRESS		FAX NUMBER
FAX NUMBER		FAX NUMBER		FAX NUMBER
BIRTH DATE	HOME PHONE	BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.
BUSINESS PHONE/EXT.		BUSINESS PHONE/EXT.		BUSINESS PHONE/EXT.
PRESENT ADDRESS (Street - City - State - Zip)		PRESENT ADDRESS (Street - City - State - Zip)		OWN      RENT
OWN      RENT		OWN      RENT		YEARS/MONTHS AT THIS ADDRESS
YEARS/MONTHS AT THIS ADDRESS		YEARS/MONTHS AT THIS ADDRESS		YEARS/MONTHS AT THIS ADDRESS
PREVIOUS ADDRESS (Street - City - State - Zip)		PREVIOUS ADDRESS (Street - City - State - Zip)		ADDRESS
ADDRESS		ADDRESS		ADDRESS
PURCHASE PRICE OF HOME:		PURCHASE PRICE OF HOME:		PRESENT HOME VALUE:
PRESENT HOME VALUE:		PRESENT HOME VALUE:		PRESENT HOME VALUE:
\$		\$		\$
\$		\$		\$
MORTGAGE BALANCE		MORTGAGE BALANCE		MONTHLY PAYMENT (MORTGAGE/RENT)
MONTHLY PAYMENT (MORTGAGE/RENT)		MONTHLY PAYMENT (MORTGAGE/RENT)		MONTHLY PAYMENT (MORTGAGE/RENT)
\$		\$		\$
\$		\$		\$
PLEASE COMPLETE ONLY IF YOU ARE APPLYING FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE.		PLEASE COMPLETE ONLY IF YOU ARE APPLYING FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE.		PLEASE COMPLETE ONLY IF YOU ARE APPLYING FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE.
MARRIED (WA and CA Only: includes registered domestic partners)		MARRIED (WA and CA Only: includes registered domestic partners)		MARRIED (WA and CA Only: includes registered domestic partners)
SEPARATED      UNMARRIED (Single - Divorced - Widowed)		SEPARATED      UNMARRIED (Single - Divorced - Widowed)		SEPARATED      UNMARRIED (Single - Divorced - Widowed)

**EMPLOYMENT**

NAME AND ADDRESS OF EMPLOYER		NAME AND ADDRESS OF EMPLOYER	
NAME AND ADDRESS OF EMPLOYER		NAME AND ADDRESS OF EMPLOYER	
HIRE DATE	POSITION	HIRE DATE	POSITION
HIRE DATE	POSITION	HIRE DATE	POSITION
PRIOR EMPLOYER		PRIOR EMPLOYER	
PRIOR EMPLOYER		PRIOR EMPLOYER	

**INCOME**

<b>OTHER INCOME NOTICE:</b> Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.		<b>OTHER INCOME NOTICE:</b> Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.	
EMPLOYMENT INCOME (GROSS)		EMPLOYMENT INCOME (GROSS)	
\$	PER	\$	PER
\$	PER	\$	PER
SOURCE		SOURCE	
SOURCE		SOURCE	

**REFERENCES**

NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	
HOME NUMBER		HOME NUMBER	
RELATIONSHIP		RELATIONSHIP	
RELATIONSHIP		RELATIONSHIP	

**STATE 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:** Marital Status: Married Unmarried Legally Separated

If married: the name of my spouse is \_\_\_\_\_

Spouse's SSN: \_\_\_\_\_ Spouse's Address (if different) \_\_\_\_\_

**Notice:** 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.

**MARRIED WISCONSIN RESIDENTS APPLYING FOR AN INDIVIDUAL ACCOUNT:** By signing here, I state that the credit being applied for, if granted, will be incurred in the interest of the marriage or family of the Borrower(s). **X** \_\_\_\_\_

**LOAN APPLICATION SIGNATURES**

**PLEASE READ BEFORE SIGNING:**

All the information in this application is true. I understand that section 1014 Title 18 U.S. Code makes it a federal crime to knowingly make a false statement on this application. You have my permission to check it. You may retain this application even if not approved. I understand that you may receive information from others about my credit and you may answer questions and requests from others seeking credit or experience information about me or my accounts with you. If this application is approved, I agree to honor the provisions of the credit or loan agreement and security agreement or credit card agreement covering my account or loan. (If this application is for two of us, this statement applies to both of us.)

**Credit Report Authorization.** By signing this Application, I authorize you to obtain my credit report for the purposes of evaluating this application and to obtain subsequent credit reports on an on-going basis in connection with this transaction, and for all other legitimate purposes, such as reviewing my accounts or taking collection action on the account.

**Vermont Residents:** Applicant provided consent via phone \_\_\_\_\_ (Credit Union Initials)

**IMPORTANT NOTICE ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for me: When I open an account, you will ask for my name, address, date of birth, and other information that will allow you to identify me. You may also ask to see my driver's license or other identifying information.

SIGNATURE OF APPLICANT \_\_\_\_\_ DATE \_\_\_\_\_  
**X**

SIGNATURE OF CO-APPLICANT \_\_\_\_\_ DATE \_\_\_\_\_  
**X**

HAVE YOU OMITTED ANYTHING? REMEMBER: INCOMPLETE APPLICATIONS CANNOT BE PROCESSED.

**FOR CREDIT UNION USE ONLY**

Approved: \_\_\_\_\_ Denied: \_\_\_\_\_ Visa or M/C #: \_\_\_\_\_  
Loan Officer: \_\_\_\_\_ Date: \_\_\_\_\_ Credit Limit: \_\_\_\_\_ Debt Ratio: \_\_\_\_\_

**BALANCE TRANSFER REQUEST**

Upon approval, I hereby authorize Brokaw Credit Union to pay the "Amount" indicated to the "Credit Card Account" number shown by adding the "Amount" to my Brokaw Credit Union Credit Card Account.

Lender Name: \_\_\_\_\_ Lender Name: \_\_\_\_\_  
Payment Address: \_\_\_\_\_ Payment Address: \_\_\_\_\_  
City, State, Zip: \_\_\_\_\_ City, State, Zip: \_\_\_\_\_  
Credit Card Account #: \_\_\_\_\_ Credit Card Account #: \_\_\_\_\_  
Pay this Amount: \$ \_\_\_\_\_ Pay this Amount: \$ \_\_\_\_\_  
Signature: \_\_\_\_\_ Signature: \_\_\_\_\_

Remember, you may only transfer up to the available credit limit on your Brokaw Credit Union card. You agree to allow approximately 10 days for us to process your balance transfer request. Finance charge begins to accrue from the date of the cash advance. Please continue to make any minimum payments due on all credit cards until your transfer request has been completed. Payment of the amount(s) authorized by you may or may not satisfy any outstanding balance(s) on the designated account(s). You will continue to be responsible for those balances. In the event that your request exceeds the amount of your available credit line, BCU may complete your request in any appropriate order, may decline to process one or more transfer requests, and/or complete one request in a partial amount.

The payment and transfer of balances is contingent upon approval by BCU and receipt of complete, legible balance transfer requests.

**IMPORTANT CREDIT CARD DISCLOSURES**

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of 2/19/10. You can contact us toll free at (877) 448-7012 or the address on Page 1 to inquire if any changes occurred since the effective date.

<b>INTEREST RATES and INTEREST CHARGES:</b>			
	<b>VISA CLASSIC</b>	<b>VISA PLATINUM</b>	<b>MASTERCARD</b>
<b>Annual Percentage Rate (APR) for Purchases, Cash Advances, &amp; Balance Transfers</b>	<b>11.49%</b>	<b>8.90%</b>	<b>12.90%</b>
<b>Paying Interest</b>	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. For Cash Advances and Balance Transfers, we will begin charging interest on the transaction date.		
<b>Minimum Interest Charge</b>	None		
<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 website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a>		

<b>FEES:</b>	
<b>Fees to Open or Maintain your Account</b> - Annual Fee: - Application Fee: - Inactivity Fee:	None None None
<b>Transaction Fees</b> - Balance Transfer: - Cash Advance: - Foreign Transaction:	None None None
<b>Penalty Fees</b> - Late Payment: - Over-the-Credit Limit: - Returned Payment:	Up to <b>\$20.00</b> if your payment is late 10 days or more None Up to <b>\$20.00</b> if your payment is returned for any reason

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."