



Credit Card Application

A table that includes required credit card disclosures is on a separate document provided with this Application. To obtain any change in the required information since it was printed, call us toll free at 888-883-3328.

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:
 - 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);
 - your spouse will use the account, or
 - 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 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 \$ _____

<table border="1" style="width:100%; border-collapse: collapse;"> <tr><td colspan="2">APPLICANT</td></tr> <tr><td colspan="2">NAME (Last - First - Initial)</td></tr> <tr><td>ACCOUNT NUMBER</td><td>SOCIAL SECURITY NUMBER</td></tr> <tr><td>DRIVER'S LICENSE NUMBER/STATE</td><td>EMAIL ADDRESS</td></tr> <tr><td>BIRTH DATE</td><td>HOME PHONE</td><td>BUSINESS PHONE/EXT.</td></tr> <tr><td colspan="2">PRESENT ADDRESS (Street - City - State - Zip)</td><td><input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE</td></tr> <tr><td colspan="3">MORTGAGE/RENT OWED TO:</td></tr> <tr><td>MORTGAGE BALANCE</td><td>MONTHLY PAYMENT</td><td>INTEREST RATE</td><td>VALUE OF HOME</td></tr> <tr><td>\$</td><td>\$</td><td>%</td><td>\$</td></tr> <tr><td colspan="4">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)</td></tr> <tr><td colspan="2">EMPLOYMENT/INCOME</td><td colspan="2">START DATE</td></tr> <tr><td colspan="4">NAME AND ADDRESS OF EMPLOYER</td></tr> <tr><td colspan="4">NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.</td></tr> <tr><td colspan="2">EMPLOYMENT INCOME</td><td colspan="2">OTHER INCOME</td></tr> <tr><td>\$</td><td>Per</td><td>\$</td><td>Per</td></tr> <tr><td><input type="checkbox"/> NET</td><td><input type="checkbox"/> GROSS</td><td colspan="2">SOURCE</td></tr> <tr><td colspan="2">REFERENCE</td><td colspan="2">RELATIONSHIP</td></tr> <tr><td colspan="2">NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU</td><td colspan="2"></td></tr> <tr><td colspan="2"></td><td colspan="2">HOME PHONE</td></tr> <tr><td colspan="2">REFERENCE</td><td colspan="2">RELATIONSHIP</td></tr> <tr><td colspan="2">NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU</td><td colspan="2"></td></tr> <tr><td colspan="2"></td><td colspan="2">HOME PHONE</td></tr> </table>	APPLICANT		NAME (Last - First - Initial)		ACCOUNT NUMBER	SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMBER/STATE	EMAIL ADDRESS	BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.	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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. 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

CREDIT UNION USE ONLY

APPROVED NO. OF CARDS _____ CREDIT LIMIT \$ _____ CREDIT CARD NUMBER _____
 DECLINED CREDIT COMMITTEE OR LOAN OFFICER SIGNATURE _____



APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum</p> <p>Introductory APR for a period of six (6) billing cycles.</p> <p>After that your APR will be to , based on your creditworthiness.</p> <p>Visa Classic</p> <p>Introductory APR for a period of six (6) billing cycles.</p> <p>After that your APR will be to , based on your creditworthiness.</p>
APR for Cash Advances	<p>Visa Platinum</p> <p>to when you open your account, based on your creditworthiness.</p> <p>Visa Classic</p> <p>to when you open your account, based on your creditworthiness.</p>
APR for Balance Transfers	<p>Visa Platinum</p> <p>Introductory APR for a period of six (6) billing cycles.</p> <p>After that your APR will be to based on your creditworthiness.</p> <p>Visa Classic</p> <p>Introductory APR for a period of six (6) billing cycles.</p> <p>After that your APR will be to based on your creditworthiness.</p>
Minimum Interest Charge	
How to Avoid Paying Interest on Purchases	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.
For Credit Card Tips from the Federal Reserve Board	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 http://www.federalreserve.gov/creditcard .
Fees	
Set-up and Maintenance Fees	
<ul style="list-style-type: none"> - Annual Fee - Visa Platinum - Annual Fee - Visa Classic - Account Set-up Fee - Program Fee - Participation Fee - Additional Card Fee - Application Fee 	
Transaction Fees	
<ul style="list-style-type: none"> - Balance Transfer Fee - Cash Advance Fee 	



What's in STORE for you?



LIFESTYLE LOAN RATE SHEET - REVOLVING CREDIT

Rates Subject To Change - Call a Loan Officer at 317-733-2200 For Current Rates and Terms

Effective Date: July 1, 2013 at 9:00 AM

Consumer Product/Service Financing Only — Business/Commercial Financing Is Not Available

Credit Limit Amount:	Credit Score Ranges				IntroRate First Six Billing Cycles	Repayment Terms
	775 Plus *	774-to-700 *	699-to-650 *	649-to-600 **		
\$750 to \$2,000	11.99	14.99	17.99	25.00	2.50%	1.50 % of Monthly Balance
\$2,000.01 to \$4,500	9.99	13.50	15.50	25.00	2.50%	1.50% of Monthly Balance
\$4,500.01 to \$8,000	8.99	10.99	12.99	25.00	2.50%	1.50 % of Monthly Balance
\$8,000.01 to \$15,000	9.50	11.50	13.50	NA	2.50%	1.50 % of Monthly Balance
\$15,000.01 to Max. \$30,000	9.99	11.99	13.99	NA	2.50%	1.50 % of Monthly Balance

Once NorthPark CCU approves your request, the Amount Financed and Credit Score determines the Annual Percentage Rate (APR), you sign and receive a copy of the Credit Application and 2-Page Initial Disclosures.

DISCLSOURES:

- Processing Fee: \$50.00 One-time Fee charged to Buyer; Funded by initial Cash Advance
- Membership Deposit: \$5.00 is deposited into a membership savings account; Required to join the credit union; Funded by Cash Advance.
- Late Fee: \$17.50 after 15-Day Grace Period
- Membership Eligibility: Applicant must qualify for membership at NorthPark Community Credit Union (see bottom of this page)
- Same As Cash Option: Ask the Merchant about available No-Interest, Same As Cash Promotional Options

NPCCU Contacts: **VP Lending:** Gary Icenogle (317) 733-2200 x-206 (765) 482-0111 gicenogle@northparkccu.org
Loan Officer: Andrew Johnson (317) 733-2200 x-207 (765) 482-0111 ajohnson@northparkccu.org
Loan Officer: Melissa Strohl (317) 733-2200 x-122 (317) 873-6140 mstrohl@northparkccu.org

Who is eligible to join NPCCU? *The field of Membership of NorthPark Community Credit Union shall include those who live or work in Boone, Hamilton, Hendricks, Clinton, Montgomery, Morgan, Johnson, Shelby, Hancock, Putnam, Owen, Monroe, Brown, Bartholomew, Decatur, Rush, Henry, Madison, Tipton and all townships of Marion County, except Franklin Township, as well as their family members, and the employees of Dow Associated Companies worldwide and their families, and employees of approved Business Partners (Select Employee Groups) located in the before-mentioned counties.*