

**SERVICES CREDIT UNION**

P.O. Box 3107
 Naperville, IL 60566-7107
 888-415-6154
<https://myCUCard.com>

Credit Card Application

See the Application Disclosures on page 2 of this Application for important rate and fee information.

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. You must complete the "Other" section about your spouse if:

1. you live in or the property pledged as collateral is located in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI); if you are relying on income from alimony, child support, or separate maintenance, complete the "Other" section about the person providing that income.
2. your spouse will use the account; or
3. you are relying on your spouse's income as a basis for repayment.

☐ **Joint Credit:** If you are applying for joint credit, the co-applicant must complete the "Other" section.

We intend to apply for joint credit: Applicant's Initials Co-Applicant Initials \$ Requested Credit Line

APPLICANT		SOCIAL SECURITY NUMBER		OTHER:		SOCIAL SECURITY NUMBER	
<input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> SPOUSE							
NAME (Last - First - Initial)				NAME (Last - First - Initial)			
DRIVER'S LICENSE NUMBER/STATE		EMAIL ADDRESS		DRIVER'S LICENSE NUMBER/STATE		EMAIL ADDRESS	
HOME PHONE		BIRTH DATE		HOME PHONE		BIRTH DATE	
CELL PHONE				CELL PHONE			
BUSINESS PHONE				BUSINESS PHONE			
PRESENT ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT		PRESENT ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT	
		LENGTH AT RESIDENCE				LENGTH AT RESIDENCE	
PREVIOUS ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT		PREVIOUS ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT	
		LENGTH AT RESIDENCE				LENGTH AT RESIDENCE	
MORTGAGE/RENT OWED TO:				MORTGAGE/RENT OWED TO:			
MORTGAGE BALANCE		MONTHLY PAYMENT		MORTGAGE BALANCE		MONTHLY PAYMENT	
\$		\$		\$		\$	
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:				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, or Widowed)				<input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single, Divorced, or Widowed)			
EMPLOYMENT/INCOME		NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED		EMPLOYMENT/INCOME		NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED	
EMPLOYER'S NAME				EMPLOYER'S NAME			
ADDRESS				ADDRESS			
CITY/STATE				CITY/STATE			
LENGTH OF EMPLOYMENT				LENGTH OF EMPLOYMENT			
EMPLOYMENT INCOME		OTHER INCOME		EMPLOYMENT INCOME		OTHER INCOME	
\$ Per		\$ Per		\$ Per		\$ Per	
<input type="checkbox"/> NET <input type="checkbox"/> GROSS		<input type="checkbox"/> NET <input type="checkbox"/> GROSS		<input type="checkbox"/> NET <input type="checkbox"/> GROSS		<input type="checkbox"/> NET <input type="checkbox"/> GROSS	

SIGNATURES

This application is submitted to obtain credit from Services Credit Union ("SCU") which approves or denies credit card applications. SCU assigns its rights to servicing to ICUL Service Corporation which may provide servicing or through third party. By signing below, you agree to the following: Everything stated in this Application is true and correct, to the best of your knowledge. If there are any important changes you will notify us in writing immediately. You understand that the use of your card will constitute acknowledgment of the receipt and acceptance of the terms of the Account Opening Disclosure and Cardholder Agreement.

By providing your e-mail, you agree to receive correspondence electronically. By providing your cellular telephone number, you agree to accept marketing materials and assume the fees for calls, calls for collection purposes or those made from auto dialing systems or to receive marketing materials.

You hereby apply for membership in SCU and agree to comply with its bylaws, and appoint the members of the board of directors of SCU that are acting as directors at the time this proxy is used as proxies to vote all of your shares issued by SCU you are entitled to vote, from time to time. If you do not wish to appoint SCU's directors as your proxy check this box ☐.

Truth in Savings Disclosure: SCU will deposit \$5.00 in your share account (the par value of an SCU share and the minimum balance required to open an account). The share account does not earn a dividend. A \$5.00 dormant account fee may be assessed 3 months after your credit card account is closed if there is no other activity.

Share Insurance: Your share deposits in SCU are insured up to \$250,000 by American Share Insurance, a private share insurer. You acknowledge (1) SCU is not federally insured; and (2) if SCU fails, the federal government does not guarantee that the depositor will get back the depositor's money.

Security Interest: To secure your credit card account(s), you grant Services Credit Union a security interest in any share account deposits you have with Services Credit Union, now and in the future, and authorize SCU to apply the balance in these share accounts to any amounts due if you are in default.

X

Applicant's Signature

Date

X

Co-Applicant's Signature

Date

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APPLICATION DISCLOSURES

CUMONEY Elite Platinum VISA® Credit Card CUMONEY Platinum Progress VISA® Credit Card

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.90% to 18.90% when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	2.99% introductory APR for 12 months. After that your APR will range from 9.90% to 18.90% based upon your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	9.90% to 18.90% When you open your account, based upon your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	25.99% This APR may be applied to your account if You are more than 60 days late in making a payment. How Long Will the Penalty APR Apply? If your APR is increased for this reason, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	None
For Credit Card Tips from Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Consumer Financial Protection Bureau. http://www.consumerfinance.gov/learnmore
Fees	
Annual Fee	\$0
Transaction Fees Foreign Transaction Fee	1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars
Penalty Fees Late Payment Fee Returned Payment Fee	Up to \$29.00 Up to \$29.00

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

The information about the costs of the card described in this application is accurate as of February 2016. This information may have changed after that date. To find out what may have changed, call us at 888-415-6154.

STATE LAW NOTICES	
<p>CALIFORNIA RESIDENTS ONLY: A married applicant may apply for a separate account. You are hereby notified that a negative credit reporting reflecting on your credit record may be submitted to a Consumer Reporting Agency if you fail to fulfill the terms of your credit obligations. After credit approval, each applicant shall have the right to use the Account up to the limit of the Account. Each applicant may be liable for amounts extended under the plan to any joint applicant.</p> <p>NEW YORK AND VERMONT RESIDENTS ONLY: We may obtain a consumer report for any legitimate purpose in connection with your application, including but not limited to reviewing, modifying, renewing and collecting on your Account. Upon your request, we will inform you of the names and addresses of any consumer reporting agencies that have furnished the reports. New York residents may contact the New York State Banking Department (1-877-226-5697) to obtain a comparative list of credit card rates, fees and grace periods.</p>	<p>OHIO RESIDENTS ONLY: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that consumer reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.</p> <p>WISCONSIN RESIDENTS ONLY: No provision of any marital property agreement, unilateral statement or court decree will adversely affect the rights of Services Credit Union (“SCU”) unless SCU 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. 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.</p> <p>X _____ Signature for Wisconsin Residents Only Date</p>