

## APPLICATION

### Card Type Applying For:

- Platinum  
  Platinum Rewards  
  Cash Rewards

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 800-268-6928 or write to us at the address stated on this 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:
  - you live 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 the appropriate section below. If co-borrower is spouse of the applicant, mark the co-applicant box.

APPLICANT		
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)		
Name (Last - First - Initial)		
Account Number	Social Security Number	
Driver's License Number/State	Email Address	
Phone <input type="checkbox"/> Mobile <input type="checkbox"/> Home <input type="checkbox"/> Work	<input type="checkbox"/> Mobile <input type="checkbox"/> Home <input type="checkbox"/> Work	Birth Date
Present Address (Street - City - State - Zip)	<input type="checkbox"/> Own <input type="checkbox"/> Rent Length at Residence	
Mortgage/Rent Owed to:		
Mortgage Balance	Monthly Payment	Interest Rate
\$ _____	\$ _____	% _____

OTHER			<input type="checkbox"/> CO-APPLICANT	<input type="checkbox"/> SPOUSE
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)				
Name (Last - First - Initial)				
Account Number	Social Security Number			
Driver's License Number/State	Email Address			
Phone <input type="checkbox"/> Mobile <input type="checkbox"/> Home <input type="checkbox"/> Work	<input type="checkbox"/> Mobile <input type="checkbox"/> Home <input type="checkbox"/> Work	Birth Date		
Present Address (Street - City - State - Zip)	<input type="checkbox"/> Own <input type="checkbox"/> Rent Length at Residence			
Mortgage/Rent Owed to:				
Mortgage Balance	Monthly Payment	Interest Rate		
\$ _____	\$ _____	% _____		

EMPLOYMENT/INCOME	
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.	
Employment Income	Other Income
\$ _____ Per _____	\$ _____ Per _____
<input type="checkbox"/> Net <input type="checkbox"/> Gross	Source _____

EMPLOYMENT/INCOME	
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.	
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 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 applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

X \_\_\_\_\_ Date \_\_\_\_\_  
 SIGNATURE FOR WISCONSIN RESIDENTS ONLY

## 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.

X \_\_\_\_\_ (SEAL) \_\_\_\_\_  
 APPLICANT'S SIGNATURE DATE

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) \_\_\_\_\_  
 OTHER SIGNATURE DATE

### CREDIT UNION USE ONLY

Approved   Beacon \_\_\_\_\_ No. of Cards \_\_\_\_\_ Credit Limit \$ \_\_\_\_\_ Credit Card Number \_\_\_\_\_  
 Declined   Credit Committee or Loan Officer Signature \_\_\_\_\_  
 Comments/Counter Offer \_\_\_\_\_

## APPLICATION AND SOLICITATION DISCLOSURE

**Interest Rates and Interest Charges**
**Annual Percentage Rate (APR) for Purchases**
**Visa Platinum**

**0%** Introductory APR for a period of twelve (12) billing cycles.

After that your APR will be

**10.15%, 12.15%, 15.15% or 19.15%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Visa Platinum Rewards**

**0%** Introductory APR for a period of twelve (12) billing cycles.

After that your APR will be

**11.15%, 13.15%, 16.15% or 20.15%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Visa Cash Rewards**

**0%** Introductory APR for a period of 12 billing cycles.

After that your APR will be

**12.15%, 14.15%, 17.15% or 21.15%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**APR for Cash Advances**
**Visa Platinum**

**0%** Introductory APR for a period of twelve (12) billing cycles.

After that your APR will be **10.15%, 12.15%, 15.15% or 19.15%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Visa Platinum Rewards**

**0%** Introductory APR for a period of twelve (12) billing cycles.

After that your APR will be **11.15%, 13.15%, 16.15% or 20.15%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Visa Cash Rewards**

**0%** Introductory APR for a period of 12 billing cycles.

After that your APR will be **12.15%, 14.15%, 17.15% or 21.15%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**APR for Balance Transfers**
**Visa Platinum**

**0%** Introductory APR for a period of twelve (12) billing cycles.

After that your APR will be **10.15%, 12.15%, 15.15% or 19.15%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Visa Platinum Rewards**

**0%** Introductory APR for a period of twelve (12) billing cycles.

After that your APR will be **11.15%, 13.15%, 16.15% or 20.15%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Visa Cash Rewards**

**0%** Introductory APR for a period of 12 billing cycles.

After that your APR will be **12.15%, 14.15%, 17.15% or 21.15%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

## APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
<b>Penalty APR and When It Applies</b>	<p><b>Visa Platinum</b> <b>22.15%</b> This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum Rewards</b> <b>23.15%</b> This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Cash Rewards</b> <b>24.15%</b> This APR will vary with the market based on the Prime Rate.</p> <p>This APR may be applied to the entire balance on your account if you:</p> <ul style="list-style-type: none"> <li>• Make a late payment</li> </ul> <p><b>How long will the penalty APR apply?</b> If your APRs are increased for this reason, the penalty APR will apply until you make at least six (6) consecutive minimum payments when due.</p>
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
<b>Minimum Interest Charge</b>	<b>None</b>
<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> .
Fees	
<b>Set-up and Maintenance Fees</b>	
<ul style="list-style-type: none"> <li>• Annual Fee</li> <li>• Account Set-up Fee</li> <li>• Program Fee</li> <li>• Participation Fee</li> <li>• Additional Card Fee</li> <li>• Application Fee</li> </ul>	<p><b>None</b></p> <p><b>None</b></p> <p><b>None</b></p> <p><b>None</b></p> <p><b>None</b></p> <p><b>None</b></p>
<b>Transaction Fees</b>	
<ul style="list-style-type: none"> <li>• Balance Transfer Fee</li> <li>• Cash Advance/ATM Fee</li> <li>• Foreign Transaction Fee</li> <li>• Transaction Fee for Purchases</li> </ul>	<p><b>2% or \$10.00, whichever is greater</b></p> <p><b>2% or \$10.00, whichever is greater</b></p> <p><b>1% of each transaction in U.S. dollars</b></p> <p><b>None</b></p>
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>• Late Payment Fee</li> <li>• Over-the-Credit-Limit Fee</li> <li>• Returned Payment Fee</li> </ul>	<p>Up to <b>\$37.00</b></p> <p><b>\$25.00</b></p> <p><b>\$25.00</b></p>

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

**Loss of Introductory APR:** We may end your Introductory APR for purchases, balance transfers and cash advances and apply the penalty APR if you are 60 days late in making a payment.

**Application of Penalty APR:** Your APR may be increased to the disclosed penalty APR if you are 60 days late in making a payment or make a payment that is returned.

## APPLICATION AND SOLICITATION DISCLOSURE

**Effective Date**

The information about the costs of the card described in this application is accurate as of **January 3, 2019**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Visa Platinum, Visa Platinum Rewards and Visa Cash Rewards are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.**

**Other Disclosures**

Late Payment Fee	<b>\$37.00</b> or the amount of the required minimum payment, whichever is less.
Over-the-Credit-Limit Fee	<b>\$25.00</b>
Returned Payment Fee	<b>\$25.00</b> or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	<b>\$5.00</b>
Document Copy Fee	<b>\$5.00</b>
Rush Fee	<b>\$30.00</b>
Emergency Card Replacement Fee	<b>\$30.00</b>
PIN Replacement Fee	<b>None</b>
Card Replacement Fee	<b>\$10.00</b>
Unreturned Card Fee	<b>None</b>
Stop Payment for Convenience Check Fee	<b>\$20.00</b>