



A table that includes required credit card disclosures is provided with this Application. To obtain any change in the required information since it was printed, write to us at the address stated on this Application.

FAITH COMMUNITY UNITED CREDIT UNION
3550 E 93rd St.
Cleveland, OH 44105-1644
(216) 271-7111 • Fax: (216) 271-7488
www.faicommccu.com

Credit Card 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: (1) 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); (2) your spouse will use the account; or (3) 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.

Guarantor: Complete the Other section if you are a guarantor on an account/loan. **Credit Limit Requested:** \$ _____

Applicant: Complete the Other section if you are a guarantor on an account/loan. <input type="checkbox"/> Credit Limit Requested: \$ _____		Other: <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Spouse <input type="checkbox"/> Other	
NAME (Last - First - Initial)	ACCOUNT NUMBER	NAME (Last - First - Initial)	ACCOUNT NUMBER
DRIVER'S LICENSE NUMBER / STATE	SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMBER / STATE	SOCIAL SECURITY NUMBER
E-MAIL ADDRESS	E-MAIL ADDRESS	E-MAIL ADDRESS	E-MAIL ADDRESS
BIRTH DATE HOME PHONE CELL PHONE BUSINESS PHONE/EXT.	BIRTH DATE HOME PHONE CELL PHONE BUSINESS PHONE/EXT.	BIRTH DATE HOME PHONE CELL PHONE BUSINESS PHONE/EXT.	BIRTH DATE HOME PHONE CELL PHONE BUSINESS PHONE/EXT.
PRESENT ADDRESS (Street - City - State - Zip)	PRESENT ADDRESS (Street - City - State - Zip)	PRESENT ADDRESS (Street - City - State - Zip)	PRESENT ADDRESS (Street - City - State - Zip)
MORTGAGE/RENT OWED TO:	MORTGAGE/RENT OWED TO:	MORTGAGE/RENT OWED TO:	MORTGAGE/RENT OWED TO:
MORTGAGE BALANCE MONTHLY PAYMENT INTEREST RATE %	MORTGAGE BALANCE MONTHLY PAYMENT INTEREST RATE %	MORTGAGE BALANCE MONTHLY PAYMENT INTEREST RATE %	MORTGAGE BALANCE MONTHLY PAYMENT INTEREST RATE %
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)		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)	
Employment/Income NAME AND ADDRESS OF EMPLOYER EMPLOYMENT INCOME \$ _____ PER _____ \$ _____ SOURCE _____		Employment/Income NAME AND ADDRESS OF EMPLOYER EMPLOYMENT INCOME \$ _____ PER _____ \$ _____ SOURCE _____	
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.		NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.	
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.		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		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	

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

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 crime to willfully and deliberately provide incomplete or incorrect information in this application.

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.

APPLICANT'S SIGNATURE _____ DATE _____

OTHER SIGNATURE _____ DATE _____

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

- Detach and Retain Disclosure for Your Records -

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VISA CLASSIC/VISA PLATINUM
Application and Solicitation Disclosure

Interest Rates and Interest Charges									
Annual Percentage Rate (APR) for Purchases	<table style="width:100%;"> <tr> <td>Visa Classic</td> <td>16.50%</td> </tr> <tr> <td>Visa Platinum</td> <td>9.90%</td> </tr> </table>	Visa Classic	16.50%	Visa Platinum	9.90%				
Visa Classic	16.50%								
Visa Platinum	9.90%								
APR for Balance Transfers	<table style="width:100%;"> <tr> <td>Visa Classic</td> <td>16.50%</td> </tr> <tr> <td>Visa Platinum</td> <td>9.90%</td> </tr> </table>	Visa Classic	16.50%	Visa Platinum	9.90%				
Visa Classic	16.50%								
Visa Platinum	9.90%								
APR for Cash Advances	<table style="width:100%;"> <tr> <td>Visa Classic</td> <td>16.50%</td> </tr> <tr> <td>Visa Platinum</td> <td>9.90%</td> </tr> </table>	Visa Classic	16.50%	Visa Platinum	9.90%				
Visa Classic	16.50%								
Visa Platinum	9.90%								
How to Avoid Paying Interest on Purchases	Your due date is at least 30 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.								
For Credit Card Tips from the Consumer Financial Protection Bureau	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 http://www.consumerfinance.gov/learnmore .								
Fees									
Set-up and Maintenance Fees - Annual Fee - Visa Classic - Annual Fee - Visa Platinum - Application Fee - Visa Classic - Application Fee - Visa Platinum	<table style="width:100%;"> <tr> <td>Annual Fee - Visa Classic</td> <td>\$50.00 annually</td> </tr> <tr> <td>Annual Fee - Visa Platinum</td> <td>None</td> </tr> <tr> <td>Application Fee - Visa Classic</td> <td>\$35.00 (one-time fee)</td> </tr> <tr> <td>Application Fee - Visa Platinum</td> <td>None</td> </tr> </table>	Annual Fee - Visa Classic	\$50.00 annually	Annual Fee - Visa Platinum	None	Application Fee - Visa Classic	\$35.00 (one-time fee)	Application Fee - Visa Platinum	None
Annual Fee - Visa Classic	\$50.00 annually								
Annual Fee - Visa Platinum	None								
Application Fee - Visa Classic	\$35.00 (one-time fee)								
Application Fee - Visa Platinum	None								
Transaction Fees - Foreign Transaction Fee	<table style="width:100%;"> <tr> <td>Foreign Transaction Fee</td> <td>1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars</td> </tr> </table>	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						
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 - Over-the-Credit Limit Fee - Returned Payment Fee	<table style="width:100%;"> <tr> <td>Late Payment Fee</td> <td>Up to \$15.00</td> </tr> <tr> <td>Over-the-Credit Limit Fee</td> <td>Up to \$15.00</td> </tr> <tr> <td>Returned Payment Fee</td> <td>Up to \$10.00</td> </tr> </table>	Late Payment Fee	Up to \$15.00	Over-the-Credit Limit Fee	Up to \$15.00	Returned Payment Fee	Up to \$10.00		
Late Payment Fee	Up to \$15.00								
Over-the-Credit Limit Fee	Up to \$15.00								
Returned Payment Fee	Up to \$10.00								

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

Effective Date.

The information about the costs of the card described in this application is accurate as of September 1, 2013. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

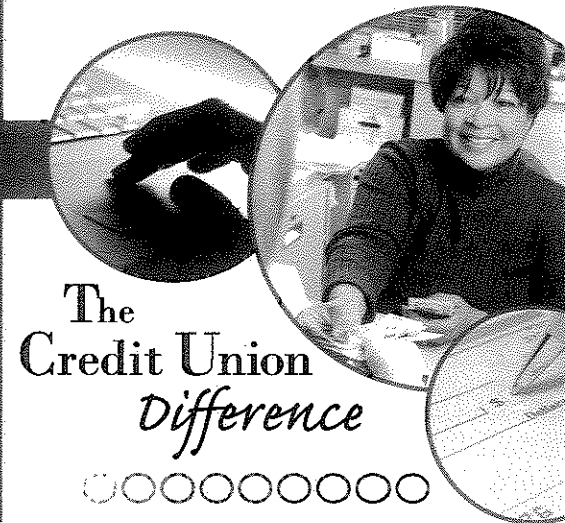
Late Payment Fee	\$15.00 or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment.
Over-the-Credit Limit Fee	\$15.00 or the amount of the transaction exceeding your credit limit, whichever is less.
Returned Payment Fee	\$10.00 or the amount of the required minimum payment, whichever is less.
Returned Convenience Check Fee	\$10.00 or the amount of the returned convenience check, whichever is less.
Document Copy Fee	\$25.00
Rush Fee	\$25.00
Emergency Card Replacement Fee	\$100.00
PIN Replacement Fee	\$10.00
Card Replacement Fee	\$25.00
Unreturned Card Fee	\$25.00
Card Recovery Fee	\$50.00
Return Mail	\$5.00

Please return completed Application to the address below in a stamped envelope.

Cut off the Application and Solicitation Disclosure and retain for your records.

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**DO NOT MAIL
THIS FORM
WITHOUT AN
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The
Credit Union
Difference



**Credit Card
Application**

Visa

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