

Visa Credit Application

Check Card Choice:
 Visa Elite Visa Gold
 Visa Classic Visa Secured

Credit Limit Requested: \$ _____ **Credit Limit Increase to \$** _____

Important Information 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 you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Interest Rates And Interest Charges		Visa® Elite	Visa® Gold	Visa® Classic	Visa® Secured
APR for Balance Transfers		7.99%	9.96%	14.88%	15.96%
APR for Cash Advances		7.99%	9.96%	14.88%	15.96%
Penalty Rate and When It Applies		Not Applicable	Not Applicable	Not Applicable	Not Applicable
How to Avoid Paying Interest on Purchases		You 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 (Grace Period) each month			
Minimum Interest Charge		Not Applicable	Not Applicable	Not Applicable	Not Applicable
Fees	Visa® Elite	Visa® Gold	Visa® Classic	Visa® Secured	
Annual Fee	None	None	None	\$25.00	
Transaction Fees					
• Cash Advances	None	None	None	None	
• Late Payment	Up to \$20.00	Up to \$20.00	Up to \$20.00	Up to \$20.00	
• Returned Payment	\$25.00	\$25.00	\$25.00	\$25.00	
<p>How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases). See your account agreement for more details.</p> <p>Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.</p> <p>California residents: Applicants: 1) may, after credit approval, use the credit card account up to its credit limit; 2) may be liable for amounts extended under the plan to any joint applicant. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.</p> <p>New York and Vermont residents: At any time, we may obtain your credit reports, for any legitimate purpose associated with the account or the application or request for an account, including but not limited to reviewing, modifying, renewing and collecting on your account. On your request, you will be informed if such a report was ordered. If so, you will be given the name and address of the consumer-reporting agency furnishing the report.</p> <p>Married Wisconsin residents: No provision of any marital property agreement, unilateral statement, or court order applying to marital property will adversely affect a creditor's interest unless prior to the time credit is granted, the creditor is furnished with a copy of the agreement, statement or court order, or has actual knowledge of the provision.</p> <p>Residents of Illinois may contact the Illinois Commissioner of Banks and Trust Companies for comparative information on interest rates, charges, fees and grace periods at State of Illinois – CIP, PO Box 10181, Springfield, Illinois 62791, 1-800-634-5452.</p> <p>Privacy Policy: We collect nonpublic information about you from some or all of the following sources: 1) Information we receive from you on applications or other forms; 2) Information about your transactions with us, our affiliates, or others; and 3) Information we receive from a consumer reporting agency. Information we Disclose: We do not disclose any nonpublic personal information about our members and former members to affiliates or non-affiliated third parties except as permitted by law. Our Security Measures: We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information.</p>					
FOR INTERNAL USE ONLY	Visa Account Number:				
	Date Approved:	Credit Line:	Approved by:		

APPLICANT
 Note: All Applicable Sections Should Be Filled Out Completely. If Not, Processing of Your Application May Be Delayed.

Last Name		First Name		Middle	Social Security Number
Date of Birth	Home Phone	Cell Phone	Personal Email Address		<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other
Current Address			City	State / Zip Code	Monthly Payment \$ Month / Year Moved In
Previous Address (If less than 2 years at current)			City	State / Zip Code	How Long
Current Employer		Work Phone	Work Email Address		Date Hired <input type="checkbox"/> Hourly <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> Annual \$
Address		City		State / Zip Code	Position/Title
Name of Previous Employer (if employed less than 5 years at current employer)				Position/Title	Length of Employment
Source Additional Income					Amount per month \$

CO-APPLICANT
 Note: All Applicable Sections Should Be Filled Out Completely. If Not, Processing of Your Application May Be Delayed.

Last Name		First Name		Middle	Social Security Number
Date of Birth	Home Phone	Cell Phone	Personal Email Address		<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other
Current Address			City	State / Zip Code	Monthly Payment \$ Month / Year Moved In
Previous Address (If less than 2 years at current)			City	State / Zip Code	How Long
Current Employer		Work Phone	Work Email Address		Date Hired <input type="checkbox"/> Hourly <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> Annual \$
Address		City		State / Zip Code	Position/Title
Name of Previous Employer (if employed less than 5 years at current employer)				Position/Title	Length of Employment
Source Additional Income					Amount per month \$

References

Name of References	Street Address	Phone Number	Length of Time Known	Relationship To Borrower

Signatures

NOTICE TO ALL OHIO RESIDENTS. The Ohio laws against discrimination require that all creditors make credit equally available to all credit members, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

PLEDGE OF SHARES: As security, you pledge all shares, payments on shares and deposits you now have or may have in this Credit Union, as security for this card and for interest thereon, and for fines, costs and expenses in connection therewith, and you hereby authorize Members Trust Federal Credit Union to apply any and all such shares, payment on shares, and deposits to the payment due on this card.

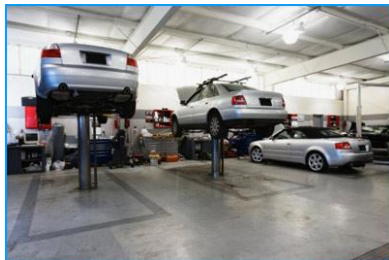
Applicant Signature **X** _____ Date _____ Co-Applicant Signature **X** _____ Date _____

PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING: This statement is submitted to obtain credit and I/We certify that all information herein is true and complete. I/We agree that inquiries may be made to verify information and that credit reference or verification may be given based on inquiries from other parties. This offer is subject to the credit policies of this institution. I/We agree to be bound by the terms and conditions of the bank card agreement, a copy of which will be mailed to the applicant if this application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicant's use. If this is a joint application, the undersigned shall be jointly and severally liable for any and all credit extended from time to time.

Applicant Signature **X** _____ Date _____ Co-Applicant Signature **X** _____ Date _____

PLACE
STAMP
HERE

Members Trust Federal Credit Union
4000 Luxottica Place
Mason, OH 45040



Apply today!

Put more purchasing power in your pocket. Accepted by millions of merchants worldwide, Members Trust FCU Visa Cards offer an unbeatable combination of convenience, savings and security. You can even earn CashBack* on select cards.

Pick the card that's right for you:

- Elite – Lowest interest rate available.
- Visa Gold – Credit limits up to \$15,000 and up to 1% annual Cashback.
- Visa Classic –Credit limits up to \$5,000 and up to 1% annual Cashback.
- Visa Secured – Designed to help build or rebuild your credit. Limit is based on savings balance.

Remember when you register with Verified by Visa you can enjoy worry free online shopping with maximum security on your Members Trust FCU Visa card. Simply register online at www.visa.com/verified and submit a password. Be assured that online purchases with participating vendors are now safer and more secure with Verified by Visa.

*CashBack is not available on the Elite or Secured Visa.



Travel Accident Insurance

You, your spouse and dependent children up to age 19 (age 25 if a full time student at any institute of higher learning) are automatically covered with common carrier travel accident insurance every time you travel by air, bus, train, ship, taxi or any other common carrier anywhere in the world when you charge your entire fare to our card. This coverage is provided to you at NO EXTRA COST.



ScoreCard® CashBack

Earn CashBack on every purchase made with Members Trust Federal Credit Union Credit Card! There is no enrollment necessary and your earnings are paid annually in November. For more details about CashBack, see one of our friendly representatives.

(Not available on Elite or Secured Visa Cards)

