QUEST CREDIT UNION

VISA CREDIT CARD

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 of you are a guarantor on an account/loan.

HOW TO APPLY *Complete Sections 1-2 and sign Section 3.*

1 APPLICANT INFORMATION

APPLICANT
Please print in ink or type.

NAME (Last - First - Initial)

ACCOUNT NUMBER SOCIAL SECURITY NUMBER

DRIVER'S LICENSE NUMBER/STATE

BIRTHDATE HOME PHONE BUSINESS PHONE/EXT.

E-MAIL ADDRESS

PRESENT ADDRESS (Street - City - State - Zip) ☐ OWN ☐ RENT

MORTGAGE/RENT OWED TO

MORTGAGE BALANCE MONTHLY PAYMENT INTEREST RATE

Complete for joint credit, secured credit or if you live in a community property state:

☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single, Divorced, Widowed)

OTHER ☐ **CO-APPLICANT** ☐ **SPOUSE** ☐ **GUARANTOR**
Use "SAA" if information is "Same As Applicant."

NAME (Last - First - Initial)

ACCOUNT NUMBER SOCIAL SECURITY NUMBER

DRIVER'S LICENSE NUMBER/STATE

BIRTHDATE HOME PHONE BUSINESS PHONE/EXT.

E-MAIL ADDRESS

PRESENT ADDRESS (Street - City - State - Zip) ☐ OWN ☐ RENT

MORTGAGE/RENT OWED TO

MORTGAGE BALANCE MONTHLY PAYMENT INTEREST RATE

Complete for joint credit, secured credit or if you live in a community property state:

☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single, Divorced, Widowed)

2 EMPLOYMENT/INCOME INFORMATION

NAME AND ADDRESS OF EMPLOYER

START DATE POSITION

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 _____

☐ NET ☐ GROSS SOURCE

NAME AND ADDRESS OF EMPLOYER

START DATE POSITION

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 _____

☐ NET ☐ GROSS SOURCE

3 SIGNATURES

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. You understand that the use of your card will constitute acknowledgement of receipt and agreement to the terms of the credit card agreement. A condition of your account is your granting us a security interest in your share accounts. By signing below 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. 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 this security interest. When you are in default we may apply the balance in these accounts to any amount due under the credit card agreement.

X
APPLICANT'S SIGNATURE DATE

X
OTHER SIGNATURE DATE

FOR CREDIT UNION USE ONLY

☐ APPROVED NO. OF CARDS _____ CREDIT CARD NUMBER _____

☐ DECLINED CREDIT LIMIT $_____ CREDIT CMT/LOAN OFFICER SIGNATURE _____

QUEST CREDIT UNION

Quest Credit Union
610 SW 10th Ave.
Topeka, KS 66612
800-432-2470

VISA CLASSIC

APPLICATION AND SOLICITATION DISCLOSURE

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	**6.75%** This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**6.75%** This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**6.75%** This APR will vary with the market based on the Prime Rate.
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 website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.
FEES	
Transaction Fees • Foreign Transaction Fee	None
Penalty Fees • Late Payment Fee • Returned Payment Fee	Up to $20.00 Up to $20.00

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

Effective Date. The information about the costs of the card described in this application is accurate as of **October 1, 2012.** This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	$20.00 or the amount of the required minimum payment, whichever is less, if you are ten (10) or more days late in making a payment.
Returned Payment Fee	$20.00 or the amount of the required minimum payment, whichever is less.
Card Replacement Fee	$15.00