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 if you are a co-maker, co-signer or a guarantor on an account/loan.

1 APPLICANT INFORMATION

APPLICANT

Please print in ink or type.

LAST NAME	FIRST NAME	M.I.
ACCOUNT NUMBER	SOCIAL SECURITY NUMBER	
BIRTHDATE	DRIVER'S LICENSE NO.	STATE
HOME PHONE	BUSINESS PHONE/EXT.	
E-MAIL ADDRESS		
PRESENT ADDRESS (Street-City-State-Zip)	☐ OWN ☐ RENT	
MORTGAGE/RENT OWED TO		RESIDED SINCE
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."

LAST NAME	FIRST NAME	M.I.
ACCOUNT NUMBER	SOCIAL SECURITY NUMBER	
BIRTHDATE	DRIVER'S LICENSE NO.	STATE
HOME PHONE	BUSINESS PHONE/EXT.	
E-MAIL ADDRESS		
PRESENT ADDRESS (Street-City-State-Zip)	☐ OWN ☐ RENT	
MORTGAGE/RENT OWED TO		RESIDED SINCE
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 OF EMPLOYER	
ADDRESS OF EMPLOYER (Street-City-State-Zip)	
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 ☐ NET ☐ GROSS	
$ per	
OTHER INCOME	SOURCE
$ per	

NAME OF EMPLOYER	
ADDRESS OF EMPLOYER (Street-City-State-Zip)	
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 ☐ NET ☐ GROSS	
$ per	
OTHER INCOME	SOURCE
$ per	

3 SHARE PLEDGE AGREEMENT

SEE BACKSIDE FOR DETAILS

SHARE ACCOUNT	AMOUNT PLEDGED
	$

4 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'S SIGNATURE DATE

QUEST CREDIT UNION

VISA CREDIT CARD

DISCLOSURES

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%, 9.99% or 14.99%** Based on your credit worthiness at account opening.This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**6.75%, 9.99% or 14.99%** Based on your credit worthiness at account opening.This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**6.75%, 9.99% or 14.99%** Based on your credit worthiness at account opening.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	
Fees to Open and Maintain your Account • Annual Fee • Application Fee	 None None
Transaction Fees • Balance Transfer Fee • Cash Advance Fee • Foreign Transaction Fee	 None None None
Penalty Fees • Late Payment Fee • Returned Payment Fee • Over the Credit Limit Fee	 Up to $20.00 Up to $20.00 None

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 **August 15, 2014.** 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

THIS 'ADDITIONAL DISCLOSURE' IS PROVIDED TOGETHER WITH THE QUEST CREDIT UNION VISA CARD AGREEMENT AND FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT.

PLEDGE OF SHARES
You understand that you are pledging, under the Uniform Commercial Code, shares on deposit in your Savings account(s) identified on the reverse side. You understand that you must, at all times, keep a sum equal to your credit limit on deposit in your Savings account(s) until you repay your entire loan and your account is terminated. You understand that this security interest will cover future purchases and advances under this agreement. If you default, we may apply these shares to repay your loan in accordance with federal or other law. You understand that the Annual Percentage Rate quoted in the Initial Visa Card Agreement and Federal Truth-in-Lending Disclosure Statement does not take into account the amount pledged in your share account(s). Quest Credit Union VISA Card Agreement and the Federal Truth-in-Lending Disclosure Statement will be mailed to you upon approval. By using the Quest Credit Union Visa, you agree to and accept its terms and conditions.

FOR CREDIT UNION USE ONLY

☐ APPROVED ☐ DECLINED

NO. OF CARDS _____ CREDIT LIMIT $_____

CREDIT CARD NUMBER _____

CREDIT CMT/LOAN OFFICER SIGNATURE _____