

Express Application 2

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: If you are applying with another person, complete the **Applicant** and **Other** sections.
Guarantor: Complete the **Other** section if you are a guarantor on an account/loan.

LOANLINER Account/Loan: <i>(Including ATM/Debit Card Access to the Account if Available)</i> Amount Requested \$ _____ Purpose/Collateral: _____	Credit Card Account: <i>(See Disclosure Table or Agreement for Terms)</i> Credit Limit Requested \$ _____ If Authorized User, Name: _____
PAYMENT PROTECTION Single Credit Disability _____ Single Credit Life _____ Joint Credit Life _____	The credit union will disclose the cost of this voluntary insurance to you. A separate insurance election which discloses the terms and conditions must be signed for coverage to become effective.

APPLICANT		
NAME		
MOTHER'S MAIDEN NAME	ACCOUNT NUMBER	
SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMBER/STATE	
BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.
EMAIL ADDRESS		
PRESENT ADDRESS		LENGTH AT RESIDENCE
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: MARITAL STATUS:		
EMPLOYMENT/INCOME	\$	PER
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.		
OTHER INCOME	\$	SOURCE
\$	PER	SOURCE
\$	PER	SOURCE
\$	PER	SOURCE

OTHER		
NAME		
MOTHER'S MAIDEN NAME	ACCOUNT NUMBER	
SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMBER/STATE	
BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.
EMAIL ADDRESS		
PRESENT ADDRESS		LENGTH AT RESIDENCE
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: MARITAL STATUS:		
EMPLOYMENT/INCOME	\$	PER
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.		
OTHER INCOME	\$	SOURCE
\$	PER	SOURCE
\$	PER	SOURCE
\$	PER	SOURCE

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

SIGNATURE FOR WISCONSIN RESIDENTS ONLY _____ DATE _____

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.

2. If you are applying for a credit card, 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.

(SEAL) _____
 APPLICANT'S SIGNATURE _____ DATE _____

(SEAL) _____
 OTHER SIGNATURE _____ DATE _____

Central Credit Union of Maryland

DISCLOSURE OF REQUIRED VISA CREDIT INFORMATION

Annual Percentage Rate (APR) for Purchases and Cash Advances	Visa Platinum* fixed rate 9.4% APR Visa Classic* fixed rate 12.5% APR, 17.9% APR (Rates determined by credit worthiness criteria)
Other Platinum APRs	Introductory, fixed rate of 1.99% APR is good for New Purchases, Balance Transfers and Cash Advances. Promotional rate applicable for 6 months, which begins on account opening date; after that, 9.4% APR.
Annual Fees	None
Grace Period for repayment of Balances for Purchases	25 Days
Method of computing the balance for purchases	Average Daily Balance including new purchases
Minimum Payment Requirement	3.5% of current balance or \$20, whichever is greater
Minimum Finance Charge	None
Other Fees	Late Payment Fee: \$24 Over Limit Fee: \$15 charged once per cycle if balance goes over limit any time during cycle Cash Advance Fee: \$5 per advance Balance Transfer Fee: None Foreign Transaction Fee: 1% of transaction amount

*If there is no activity on the card for more than 12 months, the card may be deactivated and the Visa account may be closed.

The above disclosures are accurate as of August 5, 2005. All terms are subject to change at any time. It is the cardholder's responsibility to contact Central Credit Union of Maryland for any changes in the above information after the aforementioned date.

Credit card issuance is based on creditworthiness criteria including your income, employment, ability to repay and other information provided on your application. If you do not qualify for a Visa Platinum card, you may be considered for a Visa Classic card.

Visa Credit Card: Easy Balance Transfer Request

Save money with No-Fee Balance Transfers! Just print this page out, fill in the information below and send it in with your completed application.

Payee Name:
Payee Account Number:
Payment Address (street address or P.O. Box):
City, State, Zip:
Payee Phone Number:
Exact Amount to be Transferred:

Payee Name:
Payee Account Number:
Payment Address (street address or P.O. Box):
City, State, Zip:
Payee Phone Number:
Exact Amount to be Transferred:

Payee Name:
Payee Account Number:
Payment Address (street address or P.O. Box):
City, State, Zip:
Payee Phone Number:
Exact Amount to be Transferred:

Balance transfer requests will be completed within 5 business days from the date your account is opened or this form is received. In the meantime, please continue to make at least the minimum payments on your other credit cards to keep them in good standing. If you request to transfer multiple balances, we will transfer them in the order listed. Be sure you do not transfer the amount of any disputed purchases or other charges as you may lose your dispute rights. We may send a creditor a partial payment if the balance transfer request exceeds your approved credit limit. You will continue to be responsible for any balances on your other credit cards. We will not close any of the accounts from which you transfer balances. If you wish to close another account, please contact the credit issuer directly. In order to process your request, all information must be complete. Transfer requests to CASH or to yourself cannot be processed. This offer may not be used to pay other CCUMD obligations. Balance transfers will post as cash advances (with no fee incurred) to your CCUMD VISA and interest will begin to accrue from the date of posting. You will receive your card(s) and full credit card agreement once your request has been approved.