

VISA® SECURE CREDIT CARD APPLICATION

YOUR PERSONAL IDENTIFICATION NUMBER (PIN)

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“OPTIONAL” CO-APPLICANT PIN

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Requested Credit Limit \$_____

Secured Deposit Amount (\$300 - \$2,500) \$_____

Co-Applicant Information (If Applicable)

Your Name (Last/First/Middle)

ECU Member Number

Social Security Number

Date of Birth

Driver's License Number

State Issue Date

Exp. Date

Home Phone Number

Street Or Physical Address

City

State

Zip

E-Mail Address

Housing Information: Do You Currently

Own Live With Parents Rent Other

Monthly Payment \$ _____

Time At Residence: _____ Years

Previous Address

City

State

Zip

Nearest Relative (Not Living With You)

Address and Phone Number

TOTAL MONTHLY GROSS INCOME - ALL SOURCES -

Please note: you need not furnish alimony, child support, or separate maintenance income information if you do not want us to consider it as a source of repayment when evaluating your application. ECU may need proof of your income.

\$ _____

Employer

City

State

Position

Business Phone Number

Time At Current Employer: _____ Years

Name Of Co-Applicant (Last/First/Middle)

ECU Member Number

Social Security Number

Date Of Birth

Driver's License Number

State Issue Date

Exp. Date

Home Phone Number

Street Or Physical Address

City

State

Zip

Employer

City

State

Position

Business Phone Number

Time At Current Employer: _____ years

TOTAL MONTHLY GROSS INCOME - ALL SOURCES -

Please note: you need not furnish alimony, child support, or separate maintenance income information if you do not want us to consider it as a source of repayment when evaluating your application. ECU may need proof of your income.

\$ _____

PLEASE SIGN BELOW

SECURITY INTEREST, PLEDGE, ASSIGNMENT OF SHARE ACCOUNT: This is an application for a secured credit card account. In consideration of ECU's issuance of a secured credit card, you authorize ECU to open a "Credit Builder Sec Visa Pledge Account" (the "Secured Account") in your name. To secure your obligations under this credit card account, you assign, transfer, pledge and grant a security interest to ECU all rights, title, and interest in the Secured Account and all renewals, additions and proceeds of the Secured Account. You agree that this security interest, pledge, and assignment includes and gives ECU the right to redeem, collect and withdraw any part or the full amount of the Secured Account upon default under the secured credit card agreement or if your secured credit card account is terminated for any reason. You acknowledge and agree that this security interest, pledge, and assignment means that ECU has exclusive control over the Secured Account. You may not make any withdrawals from the Secured Account while it secures your credit card. This security interest, pledge, and assignment is given as security for any and all amounts you may owe, including but not limited to interest, fees and charges that may accrue under your secured credit card account. You agree that if the secured credit card account is closed for any reason, ECU may apply the funds in the Secured Account to pay off any balance on the credit card account. If there are still funds remaining in the secured Account after doing so, those funds will be remitted to you within 60 days after your credit card account is closed.

The information submitted on this form is for the purpose of obtaining credit. I certify that all information provided herein is true and complete. I authorize Eastman Credit Union to obtain my credit report in order to review my credit history, process this application, and service my account. I understand that Eastman Credit Union will report my credit experience with them to the credit reporting agencies. I understand that approval, credit limits, fees and interest rates are based upon the credit lending policies of Eastman Credit Union. If I accept or use an account, I agree to be bound by the terms and conditions of this account and the Cardholder Agreement as it may be amended. A copy of the Cardholder Agreement will be sent to me if my application is approved. I accept that on a periodic basis, my account may be subject to an upgrade at the discretion of Eastman Credit Union.

Applicant's Signature

Date

I intend to apply for joint credit.

CO-APPLICANT'S SIGNATURE

Date

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

IMPORTANT CREDIT TERMS REGARDING YOUR ECU VISA® CLASSIC SECURE CARD

				FEES				
PROGRAM	ANNUAL PERCENTAGE RATE ¹	HOW TO AVOID PAYING INTEREST ON PURCHASES	FOR CREDIT CARD TIPS FROM THE FEDERAL RESERVE BOARD	TRANSACTION FEES: Purchases, Balance Transfers or Cash Advances	LATE PAYMENT FEES	ANNUAL FEES	PENALTY FEES: Over-the-Credit Limit or Returned Payment	Visa® INTERNATIONAL SERVICE ASSESSMENT (ISA) FEE
CLASSIC SECURE FIXED Eastman Credit Union will set your fixed APR based on your creditworthiness. You will be informed of your specific APR before you become contractually liable for the account.	Minimum fixed rate 10.90% to a Maximum fixed rate 18.00% Based on creditworthiness	Your due date is at least 25 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. We will begin charging interest on cash advances and balance transfers on the transaction date.	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .	NONE	UP TO \$25	NONE	NONE	Visa charges an ISA fee of up to 1% on most international transactions.

How We will Calculate Your Balance: We use a method called "average daily balance (including new purchases)". See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Minimum Monthly Payment: 2.5% of your new balance, but at least \$25.00. Balances under \$25.00 must be paid in full.

¹APR information is accurate as of May 10, 2010, and may change after that. To find out what may have changed, write to ECU, P.O. Box 1989, Kingsport, TN 37662 or call 423-229-8200 or 800-999-2328. Illinois residents may contact the Illinois Commissioner of Bank and Trust Companies for comparative information on interest rates, charges, fees and grace periods, at State of Illinois CIP, P.O. Box 10181, Springfield, IL 62791 or (800)634-5452. Visa® is a federally registered service mark of Visa U.S.A., Inc.

If you would like your payment electronically transferred from an ECU account, please complete the following:

Account payment to be transferred from: Shares (Savings) Account Share Draft (Checking Account) Min. Payment Last Billed Amount

APPROVED BY _____ DATE _____ LIMIT _____

Save money and simplify your record keeping!

We've made it too easy! Transfer balances from higher APR accounts to your ECU Visa® today by taking advantage of our no-fee balance transfer feature.