



CREDIT CARD APPLICATION & LINE OF CREDIT AGREEMENT

CREDIT UNION ACCOUNT NO. _____

A. APPLICANT'S PERSONAL INFORMATION - PLEASE PRINT

APPLICANT'S FIRST NAME	INITIAL	LAST NAME	DATE OF BIRTH / /	SOCIAL SECURITY NUMBER	DRIVER'S LICENSE # & STATE
PRESENT STREET ADDRESS	CITY	STATE	ZIP	HOW LONG? YRS MOS	<input type="checkbox"/> OWN <input type="checkbox"/> RENT
EMAIL ADDRESS					AREA CODE & HOME PHONE
NAME AND ADDRESS OF EMPLOYER					AREA CODE & CELL PHONE
JOB TITLE	HOW LONG EMPLOYED	PREVIOUS EMPLOYER & ADDRESS (IF LESS THAN 1 YEAR)	CITY	STATE	ZIP
NAME AND ADDRESS OF CLOSEST RELATIVE NOT LIVING WITH YOU					AREA CODE & WORK PHONE
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.					
GROSS MONTHLY SALARY \$	NET MONTHLY SALARY \$	OTHER INCOME \$	SOURCE OF OTHER INCOME	NET MONTHLY RETIREMENT PAY \$	TOTAL NET MONTHLY INCOME \$

B. INFORMATION REGARDING SPOUSE/CO-APPLICANT. READ BEFORE COMPLETING

Completion of this section required if (1) You are a resident of a community property state (AZ, CA, ID, LA, NM, NV, TX, WA), (2) You are relying upon property located in a community property state, as a basis for repayment of credit requested, (3) You are relying upon the income or assets of another, (4) you are relying upon alimony, child support, or separate maintenance payments as from a spouse or former spouse, (5) Your spouse will be allowed to use this account, or (6) Your spouse will be contractually liable.

FIRST NAME	INITIAL	LAST NAME	DATE OF BIRTH / /	SOCIAL SECURITY NUMBER	DRIVERS LICENSE # & STATE
PRESENT STREET ADDRESS	CITY	STATE	ZIP	HOW LONG? YRS MOS	AREA CODE & HOME PHONE
EMAIL ADDRESS					AREA CODE & CELL PHONE
NAME AND ADDRESS OF EMPLOYER			JOB TITLE	AREA CODE & WORK PHONE	HOW LONG EMPLOYED?
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.					
GROSS MONTHLY SALARY \$	NET MONTHLY SALARY \$	OTHER INCOME \$	SOURCE OF OTHER INCOME	TOTAL NET INCOME - APPLICANT AND CO-APPLICANT	

C. LIST ALL DEBTS OF APPLICANT (INCLUDING SPOUSE/CO-APPLICANT IF SECTION B IS COMPLETED)

CREDITORS NAME	ACCOUNT NO.	ADDRESS	PURPOSE	ORIGINAL BALANCE	CURRENT BALANCE	MONTHLY PAYMENT
1. <input type="checkbox"/> LANDLORD <input type="checkbox"/> MORTGAGEE				\$	\$	\$
2.				\$	\$	\$
3.				\$	\$	\$
4.				\$	\$	\$
5.				\$	\$	\$
6.				\$	\$	\$
7.				\$	\$	\$
8.				\$	\$	\$
9.				\$	\$	\$
10. CHILD CARE/CHILD SUPPORT/ ALIMONY PAYMENTS				\$	\$	\$
THIS APPLICATION MAY BE REJECTED IF ALL DEBTS ARE NOT LISTED. IF YOU REQUIRE MORE SPACE ATTACH ADDITIONAL SHEET. IF SELF EMPLOYED, ATTACH FINANCIAL STATEMENT.				ARE ANY DEBTS PAST DUE	<input type="checkbox"/> YES <input type="checkbox"/> NO	TOTAL MONTHLY OBLIGATIONS \$

D. APPLICANT'S FINANCIAL INFORMATION AND PERSONAL REFERENCES

CREDIT UNION, BANK, OR OTHER FINANCIAL INSTITUTION		ADDRESS		BRANCH	TYPE OF ACCOUNT	<input type="checkbox"/> SAVINGS <input type="checkbox"/> CHECKING <input type="checkbox"/> LOAN
HAVE YOU OR CO-APPLICANT EVER	1. BEEN SUED FOR DEBTS? <input type="checkbox"/> YES <input type="checkbox"/> NO	2. APPLIED TO THIS CREDIT UNION? <input type="checkbox"/> YES <input type="checkbox"/> NO	3. FILED BANKRUPTCY OR CHAPTER 13? <input type="checkbox"/> YES <input type="checkbox"/> NO	ARE YOU OR CO-APPLICANT CURRENTLY A CO-MAKER? <input type="checkbox"/> YES <input type="checkbox"/> NO	TO WHOM	
Credit limit requested \$ _____			FOR CREDIT UNION USE ONLY			
			Credit Limit \$ _____ Approved <input type="checkbox"/> Approved By _____			

By signing this application you are certifying that all information you provided is complete and true and is furnished for the purpose of obtaining credit. You also authorize APCO EMPLOYEES CREDIT UNION to check your credit and employment history and make whatever inquiries necessary in the course of granting credit, or collecting any credit extended. You understand that the credit union will retain this application whether or not it is approved and you authorize the credit union to answer questions about the credit union's experience with your credit. You also agree that if you are approved for a VISA credit card that your use of that card will bind you to all terms and conditions contained in the "VISA CREDIT CARD AGREEMENT" that you receive. You hereby acknowledge that you have removed the attached VISA Credit Card Agreement and Statement of Billing Rights and will retain it for your records.

CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

Applicant's Signature _____ Date _____ Co-Applicant's Signature _____ Date _____

By signing below you hereby specifically agree to all terms of paragraph 13 of the VISA CREDIT CARD AGREEMENT you receive including but not limited to your pledging all shares and/or deposits (including amounts in draft accounts) and payments and earnings thereon which you owe or hereafter may have with us, whether held jointly, individually, or in trust as security for any and all monies advanced or purchases made by use of the card and any interest accrued thereon. Upon default you authorize us to take what you owe us out of any account (except Individual Retirement Accounts) you have with us. You further understand that such a security interest is a condition of the credit union granting you this loan.

CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

Applicant's Signature _____ Date _____ Co-Applicant's Signature _____ Date _____

THE APPLICANT AND CO-APPLICANT MUST EACH SIGN ON BOTH APPLICABLE LINES ABOVE OR WE CANNOT PROCESS THE APPLICATION.

VISA CREDIT CARD AGREEMENT (Keep this for your records)

In this Agreement the words "you" and "your" mean each and all of those who apply for the Card or who sign this Agreement. "Card" means the VISA Credit Card and any duplicates and renewals we issue. "Account" means your VISA Credit Card line of Credit Account with us. "We," "us" and "ours" means APCO Employees Credit Union.

1. Responsibility. If we issue you a Card, you agree to repay all debts and the FINANCE CHARGE arising from the use of the Card and the Account. For example, you are responsible for charges made by anyone else to whom you give the Card, and this responsibility continues until the Card is recovered. You cannot disclaim responsibility by notifying us, but we will close the Account for new transactions if you so request and if you return all Cards. Your obligation to pay the Account balance continues even though an agreement, divorce decree or other court judgment to which we are not a party may direct you or one of the other persons responsible to pay the Account. Any person using the card is jointly responsible and is also jointly responsible for all charges on the Account, including yours. You agree the VISA Card may not be used for any illegal or unlawful activity or transactions, including but not limited to illegal gambling. You agree to pay all applicable fees when due, including return check, VISA draft reproduction and statement replacement fees.

2. Lost Card Notification. If you believe the Card has been lost or stolen, you will immediately call us at (205) 226-6800 or 1-800-249-2726 during normal business hours. After hours call (800) 991-4961. If a cardholder reports the loss or theft of a card within two business days of discovery that the card was lost or stolen, the cardholder liability is \$0 (zero). If a cardholder reports the loss or theft of a card beyond two business days of discovery that the card was lost or stolen, the cardholder liability is \$50.

3. Liability for Unauthorized Use. You may be liable for the unauthorized use of your card. You will not be liable for unauthorized use that occurs after you notify the Credit Union, orally or in writing, of the loss, theft, or possible unauthorized use. In any case, your liability will not exceed \$50. For VISA Credit cards, if you report that the Card is lost or stolen, your liability is \$0 (zero). If you provide proper notification of other unauthorized VISA transactions, your maximum liability is \$0 (zero). We may require you to provide a written statement regarding claims of unauthorized transactions. These limits of liability may be exceeded, to the extent allowed under applicable law, if we determine that the account was handled in a fraudulent or grossly negligent manner. These provisions for cardholders liability do not apply to transactions on Visa Commercial Cards, Visa or Plus* ATM transactions or other electronic transfer. Such liability limits do not apply when the Card is used to make an electronic fund transfer.

4. Credit Line. If we approve your application, we will establish a self-replenishing line of Credit for you and notify you of its amount when we issue the Card. You agree not to let the Account balance exceed this approved Credit line. Each payment you make on the Account will restore your Credit line by the amount of the payment which is applied to principal. You may request an increase in your Credit line only by written application to us, which must be approved by our credit committee or loan officer. By giving your written notice, we may reduce your Credit line from time to time or with good cause, revoke your Card and terminate this Agreement. Good cause includes your failure to comply with this Agreement or our adverse reevaluation of your creditworthiness. You may also terminate this Agreement of any time, but termination by either you or us does not affect your obligation to pay the Account balance. The Cards remain our property, and you must recover and surrender to us all Cards upon our request and upon termination of this Agreement.

5. Credit Information. You authorize us to investigate your credit standing when opening, renewing or reviewing your Account, and you authorize us to disclose information regarding your Account to credit bureaus and other creditors who inquire of us about your credit standing.

6. Payments. Each month you must pay at least the minimum payment shown on your statement by the date specified on the statement or no later than 25 days from the statement closing date, whichever is later. If your statement says the payment is "Now Due," your payment is due no later than 25 days from the statement closing date. You may pay more frequently, pay more than the minimum payment or pay the Total New Balance in full. If you make extra or larger payments, you are still required to make at least the minimum payment each month your Account has a balance (other than a credit balance). The minimum payment is 4.00% of your Total New Balance or \$20.00, whichever is greater, not to exceed your Total New Balance, plus the amount of any prior minimum payments that you have not made, and any amount by which you are over your credit limit. The Credit Union also has the right to demand immediate payment of any amount by which you are over your credit limit. Subject to applicable law, your payments may be applied to what you owe the Credit Union in any manner the Credit Union chooses. Currently, Payments made to your account will be applied in the following order: Fees and Finance Charges; Previously Billed Purchases; Cash Advances; New Purchases. We may accept checks marked "payment in full" or with words of similar effect without losing any of our rights to collect the full balance of your account with us. When a scheduled payment is late 10 days or more, the late fee assessed will be \$25, or \$35 if you have had a late payment in the last six billing cycles. However, if your minimum payment is less than the late fee, then your late fee will be equal to your minimum payment amount.

7. Finance Charges. If you have a zero purchase balance at the beginning of a statement cycle, you can avoid a FINANCE CHARGE on purchases billed during the cycle by paying the full amount of the New Balance of Purchase within 25 days of your statement closing date. Otherwise, purchases will be subject to a FINANCE CHARGE from the day they are posted to your account. Cash advances are always subject to a FINANCE CHARGE from the day they are posted to your account. The FINANCE CHARGE (interest) is calculated at the periodic rate of .908% per month (ANNUAL PERCENTAGE RATE OF 10.90%), on the average daily principal balances of purchases and cash advances in the Account. Separate Finance Charges for purchases and cash advances are determined by multiplying the periodic rate by the separate average daily

balance for purchases and cash advances. Each average daily balance is determined by taking the beginning balance (of cash advances and purchases) in your account each day, adding any new purchases or cash advances (whichever is applicable) and subtracting any payments or credits. The results are the daily balances. The daily balances are totaled, and divided by the number of days in the statement period to produce separate average daily principal balances for purchases and cash advances to which the periodic rate is then applied.

8. Default. You will be in default if you fail to make any Minimum Payment when due. You will also be in default if (a) your ability to repay us is materially reduced by a change in your employment, an increase in your obligations, bankruptcy or insolvency proceedings involving you, your death or your failure to abide by this Agreement, (b) you break any promise you have made to us, under this Agreement or any other agreement you have with us, (c) any statement you have made in this Agreement, in connection with this Agreement, or in connection with any other agreement you have with us is not true, or (d) we should otherwise feel insecure in receiving payment of the Account balance for whatever reason. If you are in default, we have the right to demand immediate payment of your full Account Balance at once without notice to you. In the event of a default, you agree to pay all costs of collecting the amount you owe under this agreement including, if the unpaid balance under this plan is greater than Three Hundred Dollars (\$300.00) at the time of the collection, reasonable attorney's fees if the debt is referred for collection to any attorney who is not our employee and if suit is filed, court costs.

9. Using the Card. You may use the card issued to you to make purchases in person, and by mail, online, or telephone from merchants and others who accept VISA cards. In addition, you may obtain cash advances from the Credit Union, from other financial institutions participating in the VISA program and from automated teller machines (ATMs), such as VISA ATM Network, which provide access to the VISA system. (Not all ATMs provide such access.) You will need to use your Personal Identification Number (PIN) to obtain a cash advance from an ATM. You will be charged a cash advance fee of one percent of the cash advance, but not less than \$3.00. The monthly statement will identify the merchant, electronic terminal or financial institution at which transactions were made, but sales, cash advance, credit or other slips cannot be returned with the statement. You will retain the copy of such slips furnished at the time of the transaction in order to verify the monthly statement. We may make a reasonable charge for photocopies of slips you request.

10. Returns and Adjustments. Merchants and others who honor the Card may give credit for returns or adjustments, and they do so by sending us a credit slip which we will post to your Account. If your credits and payments exceed what you owe us, we will hold and apply this credit balance against future purchases and cash advances, or if it is \$1 or more, refund it on your written request or automatically after 6 months.

11. Foreign Transactions. Purchases and cash advances made in foreign countries and foreign currencies will be billed to you in U.S. Dollars. The conversion rate to dollars will be made in accordance with the operating regulations for international transactions established by VISA International, Inc.

12. Plan Merchant Dispute. We are not responsible for the refusal of any plan merchant or financial institution to honor your Card. We are subject to claims and defenses (other than tort claims) arising out of goods or services you purchase with the Card only if you have made a good faith attempt, but have been unable to obtain satisfaction from the plan merchant, and; (c) your purchase was made in response to an advertisement we sent or participated in sending you, or (b) your purchase cost more than \$50 and was made from a plan merchant in your state or within 100 miles of your home. Any other disputes you must resolve directly with the plan merchant.

13. Security Interest. To secure your Account, you grant us a purchase money security interest under the Uniform Commercial Code in any goods you purchase through use of the Card. If you default, we will have the right to recover any of these goods which have not been paid for through our application of your payments in the manner described in Paragraph 6. You pledge all shares and/or deposits (including amounts in draft accounts) and payments and earnings thereon which you now or hereafter may have with us, whether held jointly, individually or in trust, as security for any and all monies advanced or purchases made by use of the Card and any interest accrued thereon. Upon default you authorize us to take what you owe us out of any such account (except Individual Retirement Accounts) you have with us.

14. Effects of Agreement. This Agreement is the contract which applies to all transactions on your Account even though the sales, cash advance, credit or other slips you sign or receive may contain different terms. We may amend this Agreement from time to time by sending you any advance written notice required by law. Any amendment to this Agreement will take effect on the day it is mailed unless advance notice is required by law. Your use of the Card hereafter will indicate your agreement to the amendments. To the extent the law permits, and we indicate in our notice, amendments will apply to your existing Account balance as well as to future transactions.

15. Enforcement. The terms and conditions of this Agreement are governed by and construed in accordance with the laws of the State of Alabama and any applicable Federal law. No delay in enforcement of our rights under the Agreement will result in any loss of our rights or relieve you of any of our obligations. All claims related to any account with the Credit Union shall be resolved by binding arbitration.

16. Invalidity of Provisions and Captions. If any provision of this Agreement is deemed invalid the rest of this Agreement will remain in full force and effect. The paragraph headings are for convenience only and do not form a part of this Agreement.

17. Copy Received. By signing the attached application you acknowledge receipt of a copy of this Agreement and Billing Rights Statement which should be torn off the application of the perforation and kept.

VISA CREDIT CARD AGREEMENT (Keep this for your records)

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

WHAT TO DO IF YOU FIND A MISTAKE ON YOUR STATEMENT

If you think there is an error on your statement, write to us at: APCO Employees Credit Union at P.O. Box 2288 Birmingham, Alabama 35201. In your letter, give us the following information:

- * Account information: Your name and account number.
- * Dollar amount: The dollar of the suspected error.
- * Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- * Within 60 days after the error appeared on your statement.
- * At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

WHAT WILL HAPPEN AFTER WE RECEIVE YOUR LETTER

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.

- If we do not believe there was a mistake: You will have to pay the amount in question, along with the applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are still questioning your bill. We must tell you the name of anyone to whom we report you as delinquent, and we must let those organizations know when the matter has been settled between us. If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

YOUR RIGHTS IF YOU ARE DISSATISFIED WITH YOUR CREDIT CARD PURCHASES

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. [NOTE: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.]
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that access your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: APCO Employees Credit Union at P.O. Box 2288 Birmingham, Alabama 35201. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

DISCLOSURE OF FEES

Interest Rates and Interest Charges	
ANNUAL PERCENTAGE RATE (APR) for purchases	10.9% Your APR will not vary in relation to an index. However, all terms of your Visa Card Agreement are subject to change with 45 days prior notice.
APR for Balance Transfers	10.9% Your APR will not vary in relation to an index. However, all terms of your Visa Card Agreement are subject to change with 45 days prior notice.
APR for Cash Advances	10.9% Your APR will not vary in relation to an index. However, all terms of your Visa Card Agreement are subject to change with 45 days prior notice.
How To Avoid Paying Interest on Purchases	You can avoid interest on purchases billed during the cycle by paying the full amount of the new balance of purchases within 25 days of your statement closing date.
Minimum Payment	4% of your total new balance or \$20.00, whichever is greater.
For Credit Card Tips From The Consumer Financial Protection Bureau	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	
Annual Fee	None
Transaction Fees	
• Cash Advances	1% of amount of cash advance but not less than \$3.
• Balance Transfers	NONE
• Foreign Transactions	1%
Penalty Fees	
• Late Payment	Up to \$35
• Over the Limit	NONE
Other Fees	
• Statement Replacement	\$10
• Visa Draft Replacement	\$10
• Return Payment	\$15

How We Will Calculate Your Balance. We use a method called the average daily balance, including new purchases.

Cash Back - 1% of all purchases. No cash back for closed or delinquent accounts.

Information about consumers' right to dispute transactions is included in account opening disclosures.

All terms of your Credit Card Agreement are subject to change with 45 days prior notice. The information about the costs of the card described in this application is accurate as of January 1, 2014. This information may have changed after that date. To find out what may have changed, write to us at APCO EMPLOYEES CREDIT UNION, 750 17TH STREET NORTH, BIRMINGHAM, ALABAMA 35203 or call (205) 226-6800.

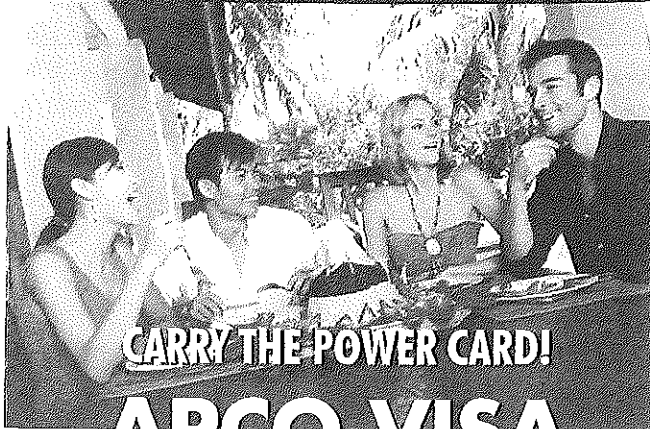
- Only 10.9 annual percentage rate
- 1% Cash Back
- No annual fee
- 25-day grace period on new purchases (it's like getting a free loan when you pay your purchases balance in full by the statement due date)

by moving their balances over to your low interest Power Card today. Helping you save money is what your Credit Union is here for — now you have the power to do it with our 10.9 percent APR VISA Power Card. Get rid of high balances the easy way.

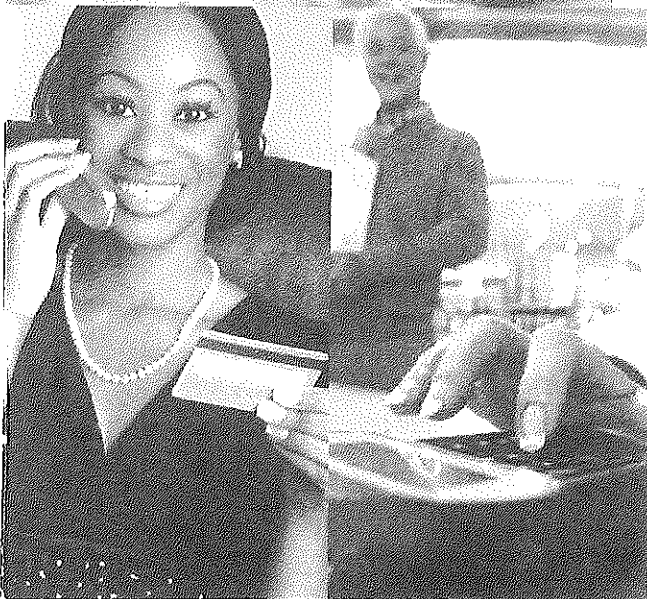
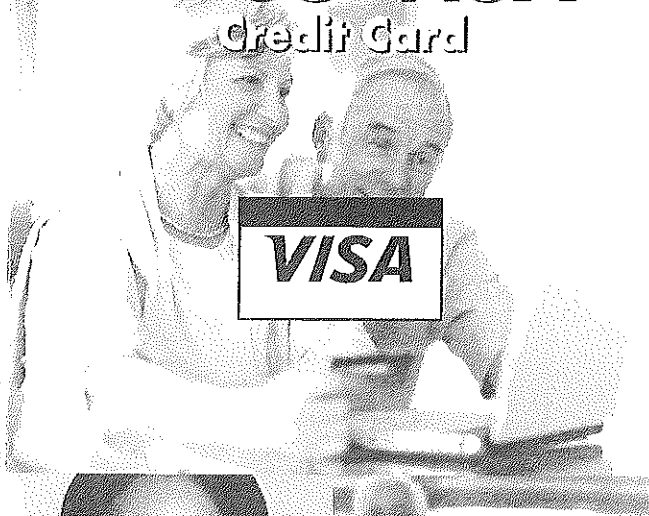
Don't miss this chance to increase your purchasing power. Simply complete this application and return it to APCO Employees Credit Union.



APCO VISA® Credit Card



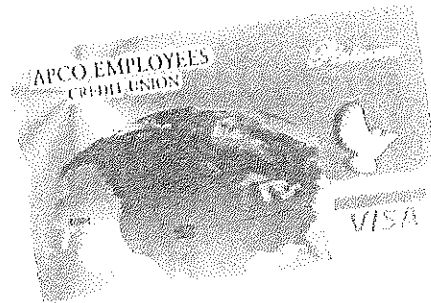
APCO VISA Credit Card



IT'S POWERFUL!

Credit cards are everywhere these days and most sound like a great deal — *but nothing compares to the Power Card from APCO Employees Credit Union.* Our VISA card, like all of our other services, is designed to save you money. It does everything you need a credit card to do without high interest rates.

Only one card gives you the kind of power you can use worldwide — the APCO Employees Credit Union Power Card. You can use it with confidence while traveling, dining or shopping. Our VISA card puts you in a *powerful position.*



APCO EMPLOYEES CREDIT UNION

750 17th Street North
Birmingham, AL 35203
(205) 226-6800