



18540 Northwest Freeway
Houston, TX 77065
Phone: 832-604-4848 • 866-614-9298
www.ecu.net

CREDIT CARD APPLICATION



Date	Account Number
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APPLICANT INFORMATION. Married Applicants may apply for an individual loan/separate account.

Type of Credit. Check the type of credit for which you wish to apply.
 Individual credit – If you are applying for individual credit, complete the Applicant section.
 Joint credit – If you are applying for joint credit with your spouse or another person, complete the Applicant section and the Spouse/Co-Applicant section.

You must initial here if you intend to apply for Joint Credit: X X

Spouse Information. You must also complete the Spouse section if any of the following apply: (1) your spouse will use your account; (2) you are relying on your spouse's income as a source of repayment; (3) you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI or Puerto Rico); or (4) you are an Alaska resident and are currently subject to a community property agreement or community property trust.

Credit Limit Requested: \$ _____	No. of Cards: _____	Authorized User Name: _____
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You understand that by using the credit card ("card"), or allowing another to use the card; you agree that such use constitutes your acknowledgment, receipt and agreement to the terms and conditions of the credit card agreement provided to you in connection with the card or credit line. Refer to the separate table that includes required credit card disclosures being furnished with this Application. To obtain any change in the required information since it was printed, please call us at 832-604-4848 or write to us at the address stated on this Application.

Optional Payment Protection – If you answer "yes" the Credit Union will disclose the cost of optional payment protection to you. A separate election that discloses the terms and conditions must be signed for protection to become effective. **Are you interested in having this loan protected?** Yes No

APPLICANT

Complete only if: (a) credit will be secured by collateral; or (b) you live in a community property state; or (c) you are an Alaska resident subject to a community property agreement or community property trust:
 MARRIED SEPARATED UNMARRIED (Single, Divorced, Widowed)

APPLICANT NAME			<input type="checkbox"/> SPOUSE <input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> GUARANTOR Complete only if: (a) credit will be secured by collateral; or (b) you live in a community property state; or (c) you are an Alaska resident subject to a community property agreement or community property trust: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single, Divorced, Widowed)		
SOCIAL SECURITY NO.			SPOUSE/CO-APPLICANT NAME		
DRIVER'S LICENSE NO. & STATE			SOCIAL SECURITY NO.		
BIRTH DATE			DRIVER'S LICENSE NO. & STATE		
HOME PHONE NO.			BIRTH DATE		
CELL PHONE			HOME PHONE NO.		
MOTHER'S MAIDEN NAME			CELL PHONE		
E-MAIL ADDRESS			MOTHER'S MAIDEN NAME		
E-MAIL ADDRESS			E-MAIL ADDRESS		
CURRENT STREET ADDRESS (Street/City/State/Zip)			CURRENT STREET ADDRESS (Street/City/State/Zip)		
SINCE			SINCE		
DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT			DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT		
PERSONAL REFERENCE (Name and Address)			PERSONAL REFERENCE (Name and Address)		
RELATIONSHIP			RELATIONSHIP		
PHONE NO.			PHONE NO.		

EMPLOYMENT & INCOME You need not list income from alimony, child support or separate maintenance unless you wish it considered for purposes of granting this credit.

EMPLOYER (Name and Address)			EMPLOYER (Name and Address)		
HIRE DATE			HIRE DATE		
WORK PHONE NO.			WORK PHONE NO.		
MONTHLY GROSS INCOME	OTHER MONTHLY INCOME	SOURCE	MONTHLY GROSS INCOME	OTHER MONTHLY INCOME	SOURCE
\$ _____	\$ _____	_____	\$ _____	\$ _____	_____

SIGNATURES – Are you currently on active military duty? Yes No

You promise that the information stated in this Credit Card Application is true and correct to the best of your knowledge. You authorize the Credit Union to obtain credit reports when updating its records in connection with any review, increase, extension or renewal of credit, and in connection with any collection activities involving credit extended to you. The Credit Union may also obtain credit reports to update, increase, extend, renew or collection of the credit received by you. False or misleading statements in your application may cause any loan to be in default. You agree that this application shall be the Credit Union's property whether or not this application is approved. You will notify the Credit Union in writing immediately of any changes in your name, address or employment. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information to obtain credit. If you request, you will be provided the name and address of any credit bureau from which we received a credit report. You understand and agree that if your application is approved, that any collateral described in any security agreement, pledge, advance disbursement voucher or similar document that may be executed, now or in the future, in connection with such credit will secure the Credit Union for repayment of funds advanced to you, subject to the terms and conditions of such security agreement, pledge, advance disbursement voucher or similar document. **SENSUAL SECURITY INTEREST. You further acknowledge and agree that you give the Credit Union a consensual security interest in the shares you have in all individual and joint accounts you have with the Credit Union, now and in the future (other than those accounts that would have an adverse tax consequence if pledged as collateral), to secure repayment of amounts you owe to the extent of any unpaid balance on your Account.**

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.
OHIO RESIDENTS: The Ohio laws against discrimination requires that all creditors make credit equally available to all credit worthy 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: For any provision of any marital property agreement, court decree under WI ST § 766.70, or statement under WI ST § 766.59 to adversely affect the rights of the Credit Union, the Credit Union must be provided with a copy of the Agreement, decree or statement or have actual knowledge of its terms before any credit is approved or account opened. Sign if you are NOT applying for this loan account with your spouse. This credit request, if approved, will be incurred in the interest of the marriage or family of the undersigned.

Wisconsin Resident Signature _____ Date _____

 X Applicant _____ Date _____ X Spouse/Co-Applicant/Guarantor _____ Date _____

Credit Union Use Only

Approved Yes No, Reason _____ No. of Cards: _____ Credit Limit: _____

ECOA Notice and reason for Rejection sent or delivered on _____ Loan Officer Signature _____ Date _____



IF YOU ARE APPLYING FOR A CREDIT CARD, THE FOLLOWING IS YOUR REQUIRED DISCLOSURE INFORMATION - The information provided in this disclosure is accurate as of _____. The information may have changed after that date. To find out what may have changed call us at 832-604-4848 or write us at 18540 Northwest Freeway, Houston, TX 77065. Before we approve you for a credit card, we will review your credit report, and the information you provide with your application to confirm that you meet the criteria for this offer. The full terms and conditions will be outlined in the Credit Card Agreement and Disclosure which will be sent to you with the new card(s).

Interest Rates and Interest Charges

ANNUAL PERCENTAGE RATE for Purchases	11.40% - 18.00% When you open your account based on your creditworthiness. Your APR will vary with the market based on the Prime Rate.
ANNUAL PERCENTAGE RATE for Balance Transfers	11.40% - 18.00% When you open your account based on your creditworthiness. Your APR will vary with the market based on the Prime Rate.
ANNUAL PERCENTAGE RATE for Cash Advances	11.40% - 18.00% When you open your account based on your creditworthiness. Your APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest	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.
Minimum Interest Charge	None
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

Set-up and Maintenance Fees	None
Transaction Fees Cash Advance Foreign Transactions	3% of the advance, \$35 maximum 1% of each transaction in U.S. dollars
Penalty Fees Late Payment Returned Payment	Up to \$25.00 Up to \$25.00

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new purchases)".

Other Fees:

Late Payment:	If your payment is 10 or more days late you will be charged up to \$25.00 .
Pay By Phone Fee:	\$ 4.00
Card Replacement Fee:	\$ 5.00
Rush Fee:	Varies
Document Copy Fee:	\$ 5.00