

NOTICE: Married applicants may apply for individual credit.

Check the box indicating the type of credit you are applying for:

- Individual Credit:** 1) Complete applicant section if you are relying only on your own income and assets to establish credit.
 2) Complete other applicant section providing information about your spouse or former spouse if you reside in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI) or if you are relying on alimony, child support or separate maintenance payments to establish credit.
- Joint Credit:** 1) Complete applicant and co-applicant section providing information about you and the other party.
 2) Each joint applicant must sign below.

We intend to apply for joint credit: (Applicant) (Co-Applicant)

If you are applying for credit in your name only, do not complete portion on co-applicant

APPLICANT NAME (LAST-FIRST-MIDDLE)				CO-APPLICANT NAME (LAST-FIRST-MIDDLE)			
HOME ADDRESS (STREET & NO.)			HOW LONG?	HOME ADDRESS (STREET & NO.)			HOW LONG?
CITY-STATE-ZIP				CITY-STATE-ZIP			
PREVIOUS HOME ADDRESS			HOW LONG?	PREVIOUS HOME ADDRESS			HOW LONG?
HOME PHONE NO.	BIRTH DATE	NO. OF DEPENDENTS	AGES	HOME PHONE NO.	BIRTH DATE	RELATIONSHIP TO APPLICANT	
SOCIAL SECURITY NO.		DRIVERS LICENSE NO. AND STATE		SOCIAL SECURITY NO.		DRIVERS LICENSE NO. AND STATE	
MOTHER'S MAIDEN NAME				MOTHER'S MAIDEN NAME			
BUSINESS PHONE NO.	GROSS ANNUAL INCOME \$	NET MONTHLY PAY \$		BUSINESS PHONE NO.	GROSS ANNUAL INCOME \$	NET MONTHLY PAY \$	
EMPLOYER	POSITION	HOW LONG? (DATE)		EMPLOYER	POSITION	HOW LONG? (DATE)	
BUSINESS ADDRESS (CITY-STATE-ZIP)				BUSINESS ADDRESS (CITY-STATE-ZIP)			
PREVIOUS EMPLOYER	POSITION	HOW LONG? (DATE)		PREVIOUS EMPLOYER	POSITION	HOW LONG? (DATE)	

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.

Alimony, child support, separate maintenance received under: court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding <input type="checkbox"/> Other income: \$ _____ per _____. Source(s) of other income: _____ Is any income listed in this Section likely to be reduced in the next two years? <input type="checkbox"/> Yes (Explain in detail on a separate sheet.) <input type="checkbox"/> No	Alimony, child support, separate maintenance received under: court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding <input type="checkbox"/> Other income: \$ _____ per _____. Source(s) of other income: _____ Is any income listed in this Section likely to be reduced in the next two years? <input type="checkbox"/> Yes (Explain in detail on a separate sheet.) <input type="checkbox"/> No
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OUTSTANDING DEBTS (Include charge accounts, installment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary.)

MORTGAGEE OR LANDLORD	PAYMENT ADDRESS	APPROX. MARKET VALUE	ORIGINAL AMOUNT \$	BALANCE DUE \$	MO. PMT./RENT \$
AUTO OWNED - MAKE	YEAR	LICENSE NUMBER	FINANCED BY	\$	\$
NAME AND ADDRESS (OTHER DEBTS)			ACCOUNT NUMBER	\$	\$
				\$	\$

Other Obligations - (For example, liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary.)

CHECKING/SHARE DRAFT ACCT. NO.	LOCATION	SAVINGS ACCOUNT NOS.	LOCATION
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NAME OF (2) REFERENCES NOT LIVING WITH YOU 1)	ADDRESS (CITY-STATE-ZIP)	RELATIONSHIP
2)		
Are you a co-borrower, co-signer, endorser, or guarantor on any loan or contract?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If "yes" for whom? To whom?
Are there any unsatisfied judgements against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No Amount \$	If "yes" to whom owed?
Have you ever had a car or other personal property repossessed by a creditor, filed for bankruptcy, or been a party to a wage assignment or collection suit, or have you ever been denied a loan with this credit union? <input type="checkbox"/> Yes <input type="checkbox"/> No If your answer to any part of the question is yes, please give details.		

COMPLETE THE FOLLOWING ONLY IF YOU RESIDE IN A COMMUNITY PROPERTY STATE (ARIZONA, CALIFORNIA, IDAHO, LOUISIANA, NEVADA, NEW MEXICO, TEXAS, WASHINGTON OR WISCONSIN); OR IF ANOTHER PERSON WILL BE JOINTLY LIABLE ON THE ACCOUNT. Married Separated Unmarried

This statement is submitted to obtain credit and I (We) certify that all information herein is true and complete. I (We) also authorize the credit union to verify or obtain further information the credit union may deem necessary concerning my (our) credit standing. If this application is approved and a VISA card(s) issued, the undersigned applicant(s) by signing, using or permitting another to use the VISA card(s) agree(s) that the applicant(s) will be bound by the terms and conditions accompanying the VISA card(s) and all amendments. My (our) signature(s) represent(s) acknowledgement of receipt and agreement to the terms and conditions of the VISA Credit Card Agreement and Disclosures.

APPLICANT'S SIGNATURE X	DATE	CO-APPLICANT'S SIGNATURE X	DATE
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By signing this contract, you agree that this Credit Union has a security interest, pledge, in all present or future shares and deposit with us, in Credit Union account number(s) _____ and _____ to the extent in which you have a right to withdraw those sums for your personal use. The Credit Union may transfer from any deposit account to your Visa account if you are delinquent or otherwise in default. In addition, collateral securing your other loans with the Credit Union account number(s) _____ and _____ will also secure credit extended under this agreement. If you withdraw all your shares, you are no longer a member of the Credit Union, and you may not receive any more advances under this agreement.

APPLICANT'S SIGNATURE X	DATE	CO-APPLICANT'S SIGNATURE X	DATE
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FOR CREDIT UNION USE ONLY	APPROVED <input type="checkbox"/> REJECTED <input type="checkbox"/>
CREDIT LIMIT \$ _____	CREDIT COMMITTEE OR LOAN OFFICER _____
MEMBER CREDIT UNION ACCOUNT NO. _____	DATE _____
VISA ACCOUNT NO. _____	

Balance Transfer Form

If you wish Monroe County Community Credit Union (MCCCU) to pay off an existing balance(s) on a credit/change card(s) at another financial institution, please fill out the following information.

Name _____

MCCCU Account # _____

I hereby authorize MCCCU to pay off the balance(s) due, and close the accounts, of the following credit/change card(s) by means of a CASH ADVANCE charged to my MCCCU VISA card.

1. Name of Card Issuer (Citibank, Macy's, Etc.) _____

Account # _____ Amount to be paid _____

Address _____

City _____ State _____ Zip _____

2. Name of Card Issuer (Citibank, Macy's, Etc.) _____

Account # _____ Amount to be paid _____

Address _____

City _____ State _____ Zip _____

(Please enclose additional sheets if necessary)

I request that MCCCU is not responsible for my payment being late or lost in the mail. I also understand that there may be outstanding charges on my account and this advance may not pay off the total balance due. I further understand that if there is an insufficient limit on my MCCCU credit card, that you (MCCCU) will pay off my balances in the order listed and return to me any accounts that cannot be paid in full.

Please Note: It is your responsibility to close out your credit card or loan at the above name institution, if you wish to do so. This may help you avoid any annual fee that is assessed to your account.

* Balance Transfers will be treated as cash advances. Transfers may take about 4 weeks to complete. Please continue to make payments on these credit cards until the credit union notifies you that the balances have been transferred. The credit union is not responsible for any remaining balance(s) or additional charges with regard to such accounts, nor for any charges resulting in any delay in the payment and transfer of balances. The total amount(s) paid and transferred cannot exceed your account credit line. The credit union reserves the right to refuse any balance transfer requests.

x Member's Signature _____ Date _____

x Joint Applicant's Signature _____ Date _____

Take charge with VISA from Monroe County Community Credit Union

It's time to take charge with VISA from Monroe County Community Credit Union. We offer a better credit card because our VISA saves you money. Here's how:

- ▶ Other financial institutions charge upwards to \$25 a year for the "privilege" of their credit cards. We offer a NO ANNUAL FEE to our members.
- ▶ We offer a low, competitive interest rate on VISA Platinum as low as 9.75% APR.
- ▶ We offer a low, competitive interest rate on VISA Platinum variable of Prime Rate + 2.50% (This rate not lower than 8.00%).
- ▶ Our grace period gives you 25 comfortable days to pay, from the date of billing, before charging any interest on new balances.
- ▶ There are no transaction fees.

We offer you the opportunity to transfer balances from your other high-interest credit cards to your new low interest Monroe County Community Credit Union VISA.

With a Monroe County Community Credit Union VISA, you can make purchases and cash advances at more than 3 million retail and financial establishments worldwide!

So TAKE CHARGE of your credit cards by switching to your credit union—where low rates and no annual fee mean savings to you.

And if you don't already enjoy the convenience of instant credit anytime, open up your account today where you really count — at Monroe County Community Credit Union.

Additional Products and Services:

- | | |
|-------------------------------|------------------------------|
| Personal Loans | Money Management Accounts |
| Revolving Line of Credit | Vacation/Holiday Accounts |
| Share Savings Accounts | Moola Moola Kids Club |
| High Yield Accounts | New & Used Vehicle Loans |
| Certificates of Deposit | IRA Accounts |
| ATM/Debit Cards | AAA Discounts |
| Platinum & Classic Visa | Membership Value Program |
| Mortgages & Refinances | Online Banking & eStatements |
| Home Equity Visa Card | 24/7 Loan Hotline |
| Direct Deposit | Personal Insurance Options |
| Share Draft Checking Accounts | Check Guard |

Monroe County Community Credit Union
715 N. Telegraph Road
Monroe, MI 48162

APPLY POSTAGE HERE