

TC
TRAVERSE CATHOLIC
FEDERAL CREDIT UNION
www.tcfedcu.org

TRAVERSE CATHOLIC
FEDERAL CREDIT UNION
3797 Veterans Dr. • Traverse City, MI 49684
(231) 946-6655
Fax: (231) 946-1640

There are costs associated with the use of a credit card. Information about costs, rates and fees may be contained in disclosures provided with this application or by calling us at 231-946-6655 or writing to us at the address stated on this application.

VISA

CREDIT CARD APPLICATION

Check below to indicate the type of credit for which you are applying. 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: Each Applicant must **individually** complete appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.

Credit Card Account: ☐ Individual ☐ Joint

If this is an application for joint credit, Applicant and Co-Applicant each agree and acknowledge the intent to apply for joint credit (sign below):

Applicant	Date
X	(Seal)

Co-Applicant	Date
X	(Seal)

☐ Credit Limit Requested $

If Authorized User, Name:

APPLICANT

NAME (Last - First - Initial)

ACCOUNT NUMBER	SOCIAL SECURITY NUMBER
BIRTH DATE	EMAIL ADDRESS

HOME PHONE	CELL PHONE	BUSINESS PHONE/EXT.

DRIVER'S LICENSE NUMBER/STATE	AGES OF DEPENDENTS

PRESENT ADDRESS (Street – City – State – Zip)	☐ OWN ☐ RENT
	LENGTH AT RESIDENCE

PREVIOUS ADDRESS (Street – City – State – Zip)	☐ OWN ☐ RENT
	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:

☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)

EMPLOYMENT/INCOME START DATE

EMPLOYMENT STATUS ☐ FULL TIME ☐ PART TIME

NAME AND ADDRESS OF EMPLOYER

NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.

EMPLOYMENT INCOME PER $	OTHER INCOME PER $
TITLE/GRADE	SOURCE

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS

STARTING DATE	ENDING DATE

MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? ☐ YES ☐ NO

WHERE	ENDING/SEPARATION DATE

OTHER ☐ CO-APPLICANT ☐ OTHER

NAME (Last - First - Initial)

ACCOUNT NUMBER	SOCIAL SECURITY NUMBER
BIRTH DATE	EMAIL ADDRESS

HOME PHONE	CELL PHONE	BUSINESS PHONE/EXT.

DRIVER'S LICENSE NUMBER/STATE	AGES OF DEPENDENTS

PRESENT ADDRESS (Street – City – State – Zip)	☐ OWN ☐ RENT
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MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? ☐ YES ☐ NO

WHERE	ENDING/SEPARATION DATE

LOANLINER
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CONTINUED ON REVERSE SIDE

Enjoy New TCFCU VISA Credit Card Benefits

Platinum Benefits:

- Auto Rental for Collision Damage
- Purchase Security/Extended Protection
- Travel/Emergency Assistance
- Travel Accident Insurance

Platinum and Classic Benefits:

- Platinum into, 0.00% APR for 6 billing cycles
- Classic intro, 2.90% APR for 6 billing cycles
- No Balance Transfer Fee
- No Annual Fee
- Tap-and-Go In-Store Payments
- Merchandise and Travel Rewards
- 5,000 Bonus Points (after first transaction)
- Credit Life and Disability Insurance

TC
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FEDERAL CREDIT UNION

Locations:

Main Branch
3797 Veterans Drive | Traverse City, MI 49684
(231) 946-6655

Lake Leelanau Branch
209 St. Mary's Street, Unit 4 | Lake Leelanau, MI 49653
(231) 256-7778

Interlochen
2112 M-137 |Interlochen, MI 49643
(231) 774-6244

www.tcfedcu.org

ATM Locations:

Onsite ATMS are located at all branch locations.

"Finanacial Services for the **Community**."

EQUAL HOUSING LENDER NCUA

CREDIT CARD APPLICATION (continued)

STATE LAW NOTICE(S)

Notice to Nebraska Residents: A credit agreement must be in writing to be enforceable under Nebraska law. To protect you and us from any misunderstandings or disappointments, any contract, promise, undertaking, or offer to forebear repayment of money or to make any other financial accommodation in connection with this loan of money or grant or extension of credit, or any amendment of, cancellation of, waiver of, or substitution for any or all of the terms or provisions of any instrument or document executed in connection with this loan of money or grant or extension of credit, must be in writing to be effective.

Notice to New York Residents: New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. New York State Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov.

Notice to Ohio Residents: 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.

Notice to Wisconsin Residents: (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 — (Seal)
X

CONSENSUAL SECURITY INTEREST

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. Shares and deposits in an IRA or 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. You may withdraw these other shares unless you are in default. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. For example, if you have an unpaid credit card balance, you agree we may use funds in your account(s) to pay any or all of the unpaid balance.

By signing or otherwise authenticating below, you are affirmatively agreeing that you are aware that granting a security interest is a condition for the credit card and you intend to grant a security interest. You acknowledge and agree that your pledge does not apply during any periods when you are a covered borrower under the Military Lending Act. For clarity, you will not be deemed a covered borrower, and your pledge will apply, if: (i) you become obligated on a credit transaction or establish an account for credit when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Security Interest Acknowledgement and Agreement — Date — (Seal)
X

SIGNATURES

By signing or otherwise authenticating below:

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 crime to willfully and deliberately provide incomplete or incorrect information in this application.
2. You understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the Consumer Credit Card Agreement and Disclosure.

Applicant's Signature — Date — (Seal)
X

CREDIT UNION USE ONLY

DATE | ☐ APPROVED ☐ DECLINED | NUMBER OF CARDS | CREDIT LIMIT $ | CREDIT CARD NUMBER

Signatures

Date — (Seal)
X

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