

VISA CLASSIC **VISA PLATINUM** If approved for a Visa Program other than selected, do you agree to accept the program you qualify for? Yes No

NOTICE: Married applicants may apply for individual credit.

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

Member Account Number _____ Requested Credit Limit _____

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. Check One Co-Applicant (Joint) Authorized Users

APPLICANT NAME				CO-APPLICANT NAME				
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	
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 MONTHLY INCOME \$		NET MONTHLY PAY \$		BUSINESS PHONE NO.		
GROSS MONTHLY INCOME \$		NET MONTHLY PAY \$		GROSS MONTHLY INCOME \$		NET MONTHLY PAY \$		
EMPLOYER		POSITION		HOW LONG?		EMPLOYER		
POSITION		HOW LONG?		EMPLOYER		POSITION		
BUSINESS ADDRESS				BUSINESS ADDRESS				

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: _____	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	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

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	FINANCED BY		\$	MONTHLY PMT.	\$
			\$	\$	\$
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 NO.	LOCATION
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CREDIT INSURANCE: Credit insurance is available for a nominal cost. If you are interested in credit insurance please check below:
 Credit disability Yes No Single Credit Life Yes No Joint Credit Life Yes No

NAME OF (2) REFERENCES NOT LIVING WITH YOU	ADDRESS (CITY-STATE-ZIP)	RELATIONSHIP
1)		
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? <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	DATE	CO-APPLICANT'S SIGNATURE	DATE
X		X	

PLEDGE OF SHARES

By signing below, you agree that this credit union has a security interest, pledge, in any and all present or future shares and/or deposits with us for all amounts due on your account. These deposits may be held by you alone or with other people which you have a right to withdraw those sums. The credit union may transfer and/or offset from any deposit account to your Visa account if you are delinquent or otherwise in default. In addition, you grant us a security interest in collateral securing your other loans with the credit union accounts that will also secure credit extended under this agreement. This security interest is a condition of us granting you credit.

SIGNATURE OF APPLICANT X _____ DATE _____ SIGNATURE OF JOINT APPLICANT X _____ DATE _____

FOR CREDIT UNION USE ONLY

CREDIT LIMIT \$ _____ CLASSIC PLATINUM

APPROVED NOT APPROVED
 LOAN COMMITTEE OR LOAN OFFICER _____

VISA ACCOUNT NO. _____ DATE _____

Balance Transfer Form

If you wish Michigan Tech Employees Federal Credit Union (MTEFCU) to pay off an existing balance(s) on a credit/charge card(s) please fill out the following information.

Name

MTEFCU Account #

I hereby authorize MTEFCU to pay all or part of the balance(s) due for the following credit/charge card(s) by means of a CASH ADVANCE charged to my MTEFCU 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 understand that MTEFCU 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 MTEFCU credit card, that you (MTEFCU) will pay off my balances in the order listed.

Member's Signature Date

Joint Applicant's Signature Date