

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)

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.

If you are applying for credit in your name only, do not complete portion on co-applicant. Check One <input type="checkbox"/> Co-Applicant (Joint) <input type="checkbox"/> 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		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 MONTHLY INCOME \$			NET MONTHLY PAY \$			BUSINESS PHONE NO.		GROSS MONTHLY INCOME \$		NET MONTHLY PAY \$	
EMPLOYER		POSITION		HOW LONG?		EMPLOYER		POSITION		HOW LONG?			
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 \$
NAME AND ADDRESS (OTHER DEBTS)		ACCOUNT NUMBER	\$	\$	\$
			\$	\$	\$
AUTO OWNED - MAKE	FINANCED BY		\$	MONTHLY PMT. \$	
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		

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. <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> 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	

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. 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 Classic/Platinum account if you are delinquent or otherwise in default. In addition, collateral securing your other loans with the Credit Union account(s) 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	DATE	CO-APPLICANT'S SIGNATURE	DATE
X		X	

FOR CREDIT UNION USE ONLY	CREDIT LIMIT \$ _____	<input type="checkbox"/> CLASSIC	APPROVED <input type="checkbox"/>	NOT APPROVED <input type="checkbox"/>
VISA ACCOUNT NO. _____		<input type="checkbox"/> PLATINUM	LOAN COMMITTEE OR LOAN OFFICER _____	
			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 _____

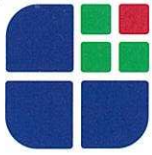
Address _____

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.

X Member's Signature _____ Date _____

X Joint Applicant's Signature _____ Date _____



MICHIGAN TECH
EMPLOYEES FEDERAL
CREDIT UNION

Houghton Branch

700 East Sharon Avenue
Houghton, Michigan 49931
(906) 482-5005 Fax (906) 482-2451

Pelkie Branch

5457 Pelkie Road
Pelkie, Michigan 49958
(906) 353-6634

Hancock Branch

Quincy Center Suite 1
787 Market Street
Hancock, MI 49930
(906) 482-5005

www.mtefcu.org



The information provided in these disclosures was accurate as of September 2010, the date of printing, and is subject to change. To obtain information regarding any changes, you may contact the credit union at (906) 482-5005 or write to us at 700 East Sharon Avenue, Houghton, Michigan 49931.

VISA APPLICATION

Apply Today!



MICHIGAN TECH
EMPLOYEES FEDERAL
CREDIT UNION

Interest Rates and Interest Charges	Classic	Platinum
Annual Percentage Rate (APR) for Purchases	12.90% Fixed	9.90% Fixed
APR for Balance Transfers	12.90%	9.90%
APR for Cash Advances	12.90%	9.90%
Penalty APR and When it Applies	None	
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.	
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.	
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .	

Fees	
Annual Fee	None
Transaction Fees	None None None
<ul style="list-style-type: none"> Balance Transfer Cash Advance Foreign Transaction 	Up to 1% of each transaction in U.S. dollars.
Penalty Fees	Up to \$35 None Up to \$35
<ul style="list-style-type: none"> Late Payment Over-the-Credit Limit Returned Payment 	

How we Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your Credit Card Agreement and Disclosures for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Agreement and Disclosures.