CHOCOLATE BAYOU

Your Community • Your Credit Union

Credit Card Application

PLEASE PRINT

New Acct?	Member Acct #	Raise Limit?	Credit Limit Request	# of Cards	Credit Card Choice?
☐ YES ☐ NO		☐ YES ☐ NO			☐ MasterCard ☐ GOLD MasterCard ☐ Share Secured MasterCard

NOTICE: Married applicants may apply for a separate account. Check the appropriate box (below) to indicate the type of credit for which you are applying.

☐ **Individual Credit:** Complete Applicant section. Complete Co-Applicant section as follows: (1) Information about your spouse if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI or (2) If your spouse will use the account.

☐ **Joint Credit:** Provide information about both of you by completing Applicant and Co-Applicant sections.
Both of you must initial here if you intend to apply for joint credit.

Please tell us about yourself.

Member Name | Middle | Social Security #

Street Address | Apt # | City | State | Zip | Years There

Employer | Email Address | Start Date

Mother's Maiden Name

Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.
Other Income Source _____ $_____ Per_____

☐ Gross Monthly Salary $ _____
☐ Net Monthly Salary $ _____

☐ Own ☐ Rent
Monthly Payment
$_____

Home Phone # | Work Phone # | Birth Date

Please tell us about your co-applicant (complete for Joint Credit).

Member Name | Middle | Social Security #

Street Address | Apt # | City | State | Zip | Years There

Employer | Email Address | Start Date

Mother's Maiden Name

Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.
Other Income Source _____ $_____ Per_____

☐ Gross Monthly Salary $ _____
☐ Net Monthly Salary $ _____

☐ Own ☐ Rent
Monthly Payment
$_____

Home Phone # | Work Phone # | Birth Date

Please sign here (both signatures required for Joint Credit).

A consumer credit report may be requested in connection with this application and with any reviews, renewals, updates or extensions of any new credit extended as a result of this application. **Chocolate Bayou Community Federal Credit Union** is relying on what you have stated in this application and you acknowledge that everything you have stated is accurate and complete. If you do not qualify for the type of credit card you have requested, you authorize us to consider you for another type of card. If a credit card is issued to you and you use the card (or its account number) or authorize its use, you agree that such use will constitute your agreement to the terms of the cardholder agreement that you receive from the credit union. The terms of your account are subject to change as provided in the cardholder agreement.

SECURITY: YOU SPECIFICALLY GRANT US A CONSENSUAL SECURITY INTEREST IN ALL INDIVIDUAL AND JOINT ACCOUNTS YOU HAVE WITH US NOW AND IN THE FUTURE TO SECURE REPAYMENT OF CREDIT EXTENSIONS MADE UNDER THIS AGREEMENT. THE GRANTING OF THIS SECURITY INTEREST IS A CONDITION OF THE ISSUANCE OF ANY CARD WHICH YOU MAY USE, DIRECTLY OR INDIRECTLY, TO OBTAIN EXTENSIONS OF CREDIT UNDER THIS AGREEMENT.

Applicant's Signature

Shares and deposits in an Individual Retirement Account 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 are giving.

Applicant's Signature	Date	Co-Applicant's Signature	Date

IMPORTANT FAIR CREDIT AND CHARGE CARD DISCLOSURES

	MasterCard MasterCard Gold Share Secured MasterCard
Annula Percantage Rate (APR) for Purchases	9.18% to 17.65%
Annual Percantage Rate (APR) for Balance Transfers/Cash Advances	9.18% to 17.65%
How to Avoid Paying Interest on Purchases	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
For Credit Card Tips from the Federal Reserv Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserv Board at www.consumerfinance.gov

Fees		
Annual Fee	None	None
Transaction Fees Foreign Transaction Cash Advance Fee	1% of each transaction in U.S. dollars. $0	
Penalty Fee Over the Credit Limit Late Payment Returned Payment	None Up to $25 Up to $25	

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

The information about the costs of the cards described in this application and Agreement is accurate as of 7/2013. This information may have changed after that date. To find out what may have changed, write to us at Chocolate Bayou Community Federal Credit Union, P.O. Box 1694, Alvin, TX 77512-1694.

For Credit Union Use Only		
☐ Approved ☐ Denied	Credit Limit Approved $	Credit Card Account #
Comment(s)		
Credit Committee or Loan Officer's Signature		Date