

Zeal Credit Union VISA Card Application

Mail Application to PO Box 51700, Livonia, MI 48151 or fax to 734-466-6148

This credit application is for a (an): <input type="checkbox"/> Individual Account <input type="checkbox"/> Joint Account		Please choose one card: <input type="checkbox"/> Classic Variable <input type="checkbox"/> Classic Fixed <input type="checkbox"/> Platinum Variable <input type="checkbox"/> Platinum Fixed			
Zeal Credit Union Account Number		Credit Limit Desired	Number of Cards Desired <input type="checkbox"/> 1 <input type="checkbox"/> 2		

Applicant Information

Name (last, first, middle)		Social Security Number		Date of Birth
Home Address (Street & Number)		Driver's License Number		Phone
City/State/Zip	County	How Long?	No. Dependents	
Previous Address (if less than 6 years at current address)		City/State/Zip		
Employer	Job Title	How Long?	Employer Phone #	
Business Address	Gross Monthly Income	Net Income <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> Monthly		
City/State/Zip	Previous Employer		How Long?	
Name of nearest relative not living with you	Phone		Relationship	
Address	City/State/Zip			
Other income (see additional information below)	Describe Source of Income			

Co-Applicant

Name (last, first, middle)		Social Security Number		Date of Birth
Home Address (Street & Number)		Driver's License Number		Phone
City/State/Zip	How Long?	No. Dependents	Relation to Applicant	
Previous Address (if less than 6 years at current address)		City/State/Zip		
Employer	Job Title	How Long?	Employer Phone #	
Business Address	Gross Monthly Income	Net Income <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> Monthly		
City/State/Zip	Previous Employer		How Long?	

Additional Information

You are not required to disclose income from alimony, child support, or maintenance payments; however, if you are relying on income from alimony, child support or maintenance payments as a basis for repayment of this obligation, please complete below.

Applicant Co-Applicant

Alimony \$ _____ per month Child Support \$ _____ per month Maintenance \$ _____ per month

Name of Mortgage Holder/Landlord _____ Account Number _____

Monthly Mortgage/Rent \$ _____ Purchase Price \$ _____ Present Value \$ _____ Balance Owing \$ _____

Are you a co-maker on any other loans? Yes No Have you ever taken bankruptcy? Yes No

How much? \$ _____ For Whom? _____ Have you any legal proceedings against you? Yes No

I/We hereby apply for a VISA Credit Card and line of credit loan with automated teller machine access. I/We represent that I/we are members of Zeal Credit Union. I/We understand that if the Credit Union approves this application, it will send me/us the Agreements governing this loan amount and automated teller machine access. I/We agree to read them carefully and understand that I/we will be bound by all the terms and conditions if I/we use the card pursuant to this application. I/We understand that no card will be issued in the name of a person who is not a member of the Credit Union. Please issue a separate Visa Credit Card embossed with each name printed above, and personal identification numbers.

Applicant's Signature _____

Date _____

Co-Applicant's Signature _____

Date _____

FOR CREDIT UNION USE ONLY	Credit Limit \$ _____	<input type="checkbox"/> Approved	Credit Committee or Loan Officer _____
Member Credit Union Account Number _____		<input type="checkbox"/> Denied	_____
Visa Account Number _____		Date _____	_____

VISA DISCLOSURE



Annual Percentage Rate (APR for Purchases)	<table border="0"> <tr> <td>8.25% Platinum Variable</td> <td>9.90% Platinum Fixed</td> </tr> <tr> <td>9.50% Classic Variable</td> <td>11.90% Classic Fixed</td> </tr> </table> <p>You understand that the terms of your account, including APRs, are subject to change. This means that the APRs for this offer are not guaranteed; APRs may change to higher APRs or fixed APRs may change to variable APRs. Any changes will be in accordance with your Cardholder Agreement. The "Index" is the "Prime Rate" of interest appearing in the Money Rate section of The Wall Street Journal published on the last business day preceding the 16th day of each month.</p>	8.25% Platinum Variable	9.90% Platinum Fixed	9.50% Classic Variable	11.90% Classic Fixed
8.25% Platinum Variable	9.90% Platinum Fixed				
9.50% Classic Variable	11.90% Classic Fixed				
Other APRs Balance Transfer APR Cash Advance APR	<table border="0"> <tr> <td>8.25% Platinum Variable / 9.90% Platinum Fixed</td> <td>9.50% Classic Variable / 11.90% Classic Fixed</td> </tr> <tr> <td>8.25% Platinum Variable / 9.90% Platinum Fixed</td> <td>9.50% Classic Variable / 11.90% Classic Fixed</td> </tr> </table> <p>You understand that the terms of your account, including APRs, are subject to change. This means that the APRs for this offer are not guaranteed; APRs may change to higher APRs or fixed APRs may change to variable APRs. Any changes will be in accordance with your Cardholder Agreement. The "Index" is the "Prime Rate" of interest appearing in the Money Rate section of The Wall Street Journal published on the last business day preceding the 16th day of each month.</p>	8.25% Platinum Variable / 9.90% Platinum Fixed	9.50% Classic Variable / 11.90% Classic Fixed	8.25% Platinum Variable / 9.90% Platinum Fixed	9.50% Classic Variable / 11.90% Classic Fixed
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8.25% Platinum Variable / 9.90% Platinum Fixed	9.50% Classic Variable / 11.90% Classic Fixed				
Penalty APR and When it Applies	<p>18.00% Platinum Variable and Fixed / Classic Variable and Fixed</p> <p>The Penalty Rate APR may be applied to your account if either of the following two situations occurs:</p> <ul style="list-style-type: none"> (a) your Account is 30 days past due on two separate occasions in a rolling six month period; or (b) your Account is 60 days past due; <p>We may impose a higher monthly Periodic Rate and corresponding Annual Percentage Rate (a "Penalty Rate") to all outstanding balances in your Account. The Penalty Rate is a monthly Periodic Rate of 1.50% with a corresponding Annual Percentage Rate of 18.00%. The Penalty Rate will take effect on the first day of the Billing Cycle and will apply to all of your outstanding and any new Purchase and Cash Advance balances. Interest rate changes will be reflected on your periodic statement.</p>				
Variable Rate Information based on Wall St. Journal Prime Rate	APR will vary based on the Prime Rate				
Grace Period for Repayment	At least 25 days if previous total balance is paid in full by the payment date				
Annual Fee	None				
Minimum Finance Charge	None				
Transaction Fee for Purchases	None				
Transaction Fee for ATM Advances	\$2.00				
Return Check Fee	\$25.00				
Over Limit Fee	\$25.00				
Late Payment Fee	\$25.00				
Balance Transfer Fee	No Balance Transfer Fee				
For credit card tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/credit-cards/ .				

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

A one time \$2 membership fee is required to be a member at Zeal Credit Union. Membership is required to receive a Visa Credit Card from Zeal Credit Union. You understand that if based upon our review you do not qualify for the Platinum Card, you will be considered for the Classic card with the same Terms and Conditions. The information listed above is correct as of 1/3/2017 and is subject to change at any time without prior notice. To receive the most recent information, please contact Zeal Credit Union at 1-800-321-8570 or write to Zeal Credit Union, PO Box 51700, Livonia, Michigan 48151-5700.