



# First Northern Credit Union

230 W. Monroe, Ste. 2850  
Chicago, IL 60606

(312) 394-8500 • (888) 328-8677  
Fax: (312) 853-0588 • www.fnacu.org

## CREDIT CARD APPLICATION



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 toll-free or collect at \_\_\_\_\_ or writing to us at the address stated on this 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   |
| <b>X</b>  | (Seal) |

|              |        |
|--------------|--------|
| Co-Applicant | Date   |
| <b>X</b>     | (Seal) |

Credit Limit Requested \$

If Authorized User, Name:

**Guarantors Complete OTHER section below.**

### APPLICANT

### OTHER

CO-APPLICANT  SPOUSE  GUARANTOR  OTHER

NAME (Last - First - Initial)

NAME (Last - First - Initial)

ACCOUNT NUMBER

SOCIAL SECURITY NUMBER

ACCOUNT NUMBER

SOCIAL SECURITY NUMBER

BIRTH DATE

EMAIL ADDRESS

BIRTH DATE

EMAIL ADDRESS

HOME PHONE

CELL PHONE

BUSINESS PHONE/EXT.

HOME PHONE

CELL PHONE

BUSINESS PHONE/EXT.

DRIVER'S LICENSE NUMBER/STATE

AGES OF DEPENDENTS

DRIVER'S LICENSE NUMBER/STATE

AGES OF DEPENDENTS

PRESENT ADDRESS (Street - City - State - Zip)

OWN  RENT

PRESENT ADDRESS (Street - City - State - Zip)

OWN  RENT

LENGTH AT RESIDENCE

LENGTH AT RESIDENCE

PREVIOUS ADDRESS (Street - City - State - Zip)

OWN  RENT

PREVIOUS ADDRESS (Street - City - State - Zip)

OWN  RENT

LENGTH AT RESIDENCE

LENGTH AT RESIDENCE

MORTGAGE/RENT OWED TO

MORTGAGE/RENT OWED TO

MORTGAGE BALANCE  
\$

MONTHLY PAYMENT  
\$

INTEREST RATE  
%

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)

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/INCOME

START DATE

EMPLOYMENT STATUS  FULL TIME  PART TIME

EMPLOYMENT STATUS  FULL TIME  PART TIME

NAME AND ADDRESS OF EMPLOYER

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.

**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  
\$

EMPLOYMENT INCOME PER  
\$

OTHER INCOME PER  
\$

TITLE/GRADE

SOURCE

TITLE/GRADE

SOURCE

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS

STARTING DATE

ENDING DATE

STARTING DATE

ENDING DATE

|   |   |
|---|---|
| <b>MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR?</b> <input type="checkbox"/> YES <input type="checkbox"/> NO<br>WHERE _____ ENDING/SEPARATION DATE _____ | <b>MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR?</b> <input type="checkbox"/> YES <input type="checkbox"/> NO<br>WHERE _____ ENDING/SEPARATION DATE _____ |
|---|---|

**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   |
| <b>X</b>                               | (Seal) |

**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   |
| <b>X</b>  | (Seal) |

|   |        |
|---|--------|
| Security Interest Acknowledgement and Agreement | Date   |
| <b>X</b>  | (Seal) |

**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   |
| <b>X</b>              | (Seal) |

|                 |        |
|-----------------|--------|
| Other Signature | Date   |
| <b>X</b>        | (Seal) |

**CREDIT UNION USE ONLY**

|      |  |                 |                    |                    |
|------|--|-----------------|--------------------|--------------------|
| DATE | <input type="checkbox"/> APPROVED<br><input type="checkbox"/> DECLINED | NUMBER OF CARDS | CREDIT LIMIT<br>\$ | CREDIT CARD NUMBER |
|------|--|-----------------|--------------------|--------------------|

Signatures

|          |        |
|----------|--------|
|          | Date   |
| <b>X</b> | (Seal) |

|          |        |
|----------|--------|
|          | Date   |
| <b>X</b> | (Seal) |



# First Northern Credit Union

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## APPLICATION AND SOLICITATION DISCLOSURE



| Interest Rates and Interest Charges               |   |
|---|---|
| <b>Annual Percentage Rate (APR) for Purchases</b> | <p><b>Visa Platinum</b><br/>to _____, based on your creditworthiness.</p> <p><b>Visa Platinum Premier</b><br/>to _____, based on your creditworthiness.</p> <p><b>Visa Classic</b><br/>to _____, based on your creditworthiness.</p> <p><b>Visa Classic CreditSense</b></p> |
| <b>APR for Balance Transfers</b>                  | <p><b>Visa Platinum</b><br/>to _____, based on your creditworthiness.</p> <p><b>Visa Platinum Premier</b><br/>to _____, based on your creditworthiness.</p> <p><b>Visa Classic</b><br/>to _____, based on your creditworthiness.</p> <p><b>Visa Classic CreditSense</b></p> |
| <b>APR for Cash Advances</b>                      | <p><b>Visa Platinum</b><br/>to _____, based on your creditworthiness.</p> <p><b>Visa Platinum Premier</b><br/>to _____, based on your creditworthiness.</p> <p><b>Visa Classic</b><br/>to _____, based on your creditworthiness.</p> <p><b>Visa Classic CreditSense</b></p> |

|  |  |
|--|--|
| <b>Penalty APR and When it Applies</b>   | <b>Visa Platinum</b><br><br><b>Visa Platinum Premier</b><br><br><b>Visa Classic</b><br><br><b>Visa Classic CreditSense</b><br><br>This APR may be applied to your account if you:<br>- Make a late payment.<br><br><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.  |
| <b>How to Avoid Paying Interest on Purchases</b>   | Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.   |
| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>  | <b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>   |
| <b>Fees</b>  |  |
| <b>Annual Fee</b><br>- Annual Fee - Visa Platinum, Visa Platinum Premier, Visa Classic<br>- Annual Fee - Visa Classic CreditSense  | <b>None</b><br><br><b>\$29.00</b>  |
| <b>Transaction Fees</b><br>- Balance Transfer Fee - Visa Platinum, Visa Platinum Premier, Visa Classic<br>- Balance Transfer Fee - Visa Classic CreditSense<br>- Cash Advance Fee - Visa Platinum, Visa Platinum Premier, Visa Classic<br>- Cash Advance Fee - Visa Classic CreditSense<br>- Foreign Transaction Fee | <b>2.00%</b> of the amount of each balance transfer<br><br><b>4.00%</b> of the amount of each balance transfer<br><br><b>\$5.00</b> or <b>2.00%</b> of the amount of each cash advance, whichever is greater (Maximum Fee: <b>\$200.00</b> )<br><b>\$5.00</b> or <b>4.00%</b> of the amount of each cash advance, whichever is greater (Maximum Fee: <b>\$200.00</b> )<br><b>1.00%</b> of each multiple currency transaction in U.S. dollars<br><b>1.00%</b> of each single currency transaction in U.S. dollars |
| <b>Penalty Fees</b><br>- Late Payment Fee<br>- Returned Payment Fee  | Up to <b>\$20.00</b><br>Up to <b>\$20.00</b>   |

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (including new purchases)."

**Application of Penalty APR:**

Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of:

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Visa Platinum, Visa Platinum Premier, Visa Classic and Visa Classic CreditSense are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any**

individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

**Other Fees & Disclosures:**

Late Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.

Annual Fee - Visa Classic CreditSense:

\$29.00.

Balance Transfer Fee (Finance Charge) - Visa Platinum, Visa Platinum Premier, Visa Classic:

2.00% of each balance transfer.

Balance Transfer Fee (Finance Charge) - Visa Classic CreditSense:

4.00% of each balance transfer.

Cash Advance Fee (Finance Charge) - Visa Platinum, Visa Platinum Premier, Visa Classic:

\$5.00 or 2.00% of the amount of each cash advance, whichever is greater, however, the fee will never exceed \$200.00.

Cash Advance Fee (Finance Charge) - Visa Classic CreditSense:

\$5.00 or 4.00% of the amount of each cash advance, whichever is greater, however, the fee will never exceed \$200.00.

Returned Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less.

Emergency Card Replacement Fee:

\$165.00.