

**OSWEGO TEACHERS EMPLOYEES FEDERAL CREDIT UNION**  
 90 W Utica St. Oswego, NY 13126  
 Telephone: 315-342-4574  
 Fax: 315-342-2205  
 www.oswegoteacherscu.org



**Credit Card Application**

A table that includes required credit card disclosures is on a separate document provided with the Application. To obtain any change in the required information since it was printed, call us at 315-342-4574.

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.

Guarantor: Complete the Other section if you are a guarantor on an account/loan.  Credit Limit Requested \$ \_\_\_\_\_

APPLICANT	OTHER
NAME (Last - First - Initial)	NAME (Last - First - Initial)
ACCOUNT NUMBER	ACCOUNT NUMBER
SOCIAL SECURITY NUMBER	SOCIAL SECURITY NUMBER
DRIVER'S LICENSE NUMBER/STATE	DRIVER'S LICENSE NUMBER/STATE
EMAIL ADDRESS	EMAIL ADDRESS
BIRTH DATE	BIRTH DATE
HOME PHONE	HOME PHONE
BUSINESS PHONE/EXT.	BUSINESS PHONE/EXT.
PRESENT ADDRESS (Street - City - State - Zip)	PRESENT ADDRESS (Street - City - State - Zip)
<input type="checkbox"/> OWN <input type="checkbox"/> RENT	<input type="checkbox"/> OWN <input type="checkbox"/> RENT
LENGTH AT RESIDENCE	LENGTH AT RESIDENCE
MORTGAGE/RENT OWED TO:	MORTGAGE/RENT OWED TO:
MORTGAGE BALANCE	MORTGAGE BALANCE
MONTHLY PAYMENT	MONTHLY PAYMENT
INTEREST RATE	INTEREST RATE
\$ _____ %	\$ _____ %
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)	COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)
EMPLOYMENT/INCOME	EMPLOYMENT/INCOME
START DATE	START DATE
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	EMPLOYMENT INCOME
\$ _____ Per _____	\$ _____ Per _____
<input type="checkbox"/> NET <input type="checkbox"/> GROSS	<input type="checkbox"/> NET <input type="checkbox"/> GROSS
SOURCE	SOURCE

**STATE LAW NOTICES** OHIO RESIDENTS ONLY: 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.

WISCONSIN RESIDENTS ONLY: (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 \_\_\_\_\_

**SIGNATURES**

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 federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA.

2. You understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the credit card agreement and disclosures. 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. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. Shares and deposits in an Individual Retirement Account, and 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.

(SEAL) \_\_\_\_\_ DATE \_\_\_\_\_  
 APPLICANT'S SIGNATURE

(SEAL) \_\_\_\_\_ DATE \_\_\_\_\_  
 OTHER SIGNATURE

**CREDIT UNION USE ONLY**

APPROVED NO. OF CARDS \_\_\_\_\_ CREDIT LIMIT \$ \_\_\_\_\_ CREDIT CARD NUMBER \_\_\_\_\_

DECLINED CREDIT COMMITTEE OR LOAN OFFICER SIGNATURE \_\_\_\_\_

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VISA CLASSIC

APPLICATION AND SOLICITATION DISCLOSURE

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>9.50%</b>
<b>APR for Cash Advances</b>	<b>9.50%</b>
<b>APR for Balance Transfers</b>	<b>9.50%</b>
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00. The minimum interest charge will be charged on any dollar amount.
<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 do not charge you interest on purchases if you pay your entire balance by the due date each month.
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .
<b>Fees</b>	
<b>Transaction Fees</b>	
- Foreign Transaction Fee	<b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b>	
- Late Payment Fee	Up to <b>\$15.00</b>
- Returned Payment Fee	Up to <b>\$25.00</b>

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

**Effective Date.**

The information about the costs of the card described in this application is accurate as of **November 12, 2010**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**OTHER DISCLOSURES**

Late Payment Fee	<b>\$15.00</b>	or the amount of the required minimum payment, whichever is less.
Returned Payment Fee	<b>\$25.00</b>	or the amount of the required minimum payment, whichever is less.
Card Replacement Fee	<b>\$20.00</b>	
Pay-by-Phone Fee	<b>\$10.00</b>	

Oswego Teachers' Employees Federal Credit Union  
90 West Utica Street  
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**Income Verification**

For each loan application we must have verification of income. You may verify income with any of the following:

- Most recent W-2 forms
- Federal Tax Return
- One month's pay stubs
- Signed employment contract

We must have verification of any additional income, and we must have verification of co-maker income if a co-maker is listed on the application.

**Additional Instructions:**

- If you have **no mortgage or rent, enter "0."**and explain.
- List **all debts** including credit cards.
- For auto loans, we will need a copy of the purchase agreement if you are purchasing from a dealer. If you are purchasing from an individual, we will need a copy of the title along with a list of options and current mileage.

**Lack of requested information** and incomplete application(s) may cause undue delay in the processing of your credit request.

**If you have any questions about the application process, please call.**

