

Dowell Federal Credit Union

Credit Card Application

 Today's Date:

5319 S. Lewis Ave., Suite 111 ▪ Tulsa, OK 74105 ▪ 918.665.7662 ▪ 800.335.7662 ▪ Fax 918.665.7664 ▪ www.dowellfcu.com

CREDIT CARD DISCLOSURE INFORMATION

MasterCard

Annual percentage rate (APR) for purchases	Platinum Rate: 10.90%* Standard Rate: 14.90%*
Other APRs	Cash Advance APR: 10.90 – 14.90%* Balance transfer APR: 10.90 – 14.90%* Penalty Rate: 10.90 – 14.90%*
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 for cash advances and balance transfers on the transaction date.
Minimum Interest Charge	None
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://federalreserve.gov/creditcard .
Transaction Fees <ul style="list-style-type: none"> • Application Fee • Balance Transfer • Cash Advance • Foreign Transaction 	None None None 1% of each transaction in U.S. dollars.
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Over-the-Credit Limit • Returned Payment 	\$25 after 10 days None \$25
Card reissue fee	Card reissued upon expiration at no charge. Additional replacements subject to a fee of \$10.00 per card.

How We Will Calculate Your Balance: We use a method called "average monthly balance (including new purchases)." See your account agreement for more details.

* **Your exact rate is based on your creditworthiness.** Ask a loan officer about the rate you qualify for.

If you do not qualify for Platinum card pricing, you will be considered for the Standard card pricing.

PRIMARY APPLICANT INFORMATION

First Name: M.I.: Last Name:
 SSN / TIN: Date of Birth:
 Daytime Phone: Cellular: E-Mail Address:
 Address: Apt. #: City: State: Zip:
 Rent/Own: Years/Months At This Address: Monthly Housing Expense:
 Employer: Job Title: Name of Supervisor:
 Gross Monthly Salary (Do not include Overtime/Bonus): Years/Months at This Job:
 Previous Employment -- Complete this section only if you have worked less than 2 years at your current employer.
 Previous Employer: Years/Months at This Job:
 Other Income: (Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.)
 Source: Amount: Frequency:

CO-APPLICANT INFORMATION

First Name:	<input type="text"/>	M.I.:	<input type="text"/>	Last Name:	<input type="text"/>
SSN / TIN:	<input type="text"/>	Date of Birth:	<input type="text"/>	Employer:	<input type="text"/>
Gross Monthly Salary (Do not include Overtime/Bonus):			<input type="text"/>	Years/Months at This Job: <input type="text"/>	
Daytime Phone:	<input type="text"/>	Cellular:	<input type="text"/>	E-Mail Address: <input type="text"/>	
Address:	<input type="text"/>	Apt. #:	<input type="text"/>	City:	<input type="text"/>
			State:	<input type="text"/>	Zip: <input type="text"/>

REFERENCES

(This is not a solicitation—References will only be contacted when updated information is needed.)

Parent/Relative:	<input type="text"/>	Occupation:	<input type="text"/>		
Address: <input type="text"/>					
Phone:	<input type="text"/>	Phone:	<input type="text"/>	E-Mail:	<input type="text"/>
Parent/Relative:	<input type="text"/>	Occupation:	<input type="text"/>		
Address: <input type="text"/>					
Phone:	<input type="text"/>	Phone:	<input type="text"/>	E-Mail:	<input type="text"/>
Reference:	<input type="text"/>	Occupation:	<input type="text"/>		
Address: <input type="text"/>					
Phone:	<input type="text"/>	Phone:	<input type="text"/>	E-Mail:	<input type="text"/>

DISCLOSURE INFORMATION

Review Your Application

Review all your answers carefully. After verifying that all your information is correct, complete by signing your application.

NOTICE TO WISCONSIN RESIDENTS: No provision of any marital property agreement, unilateral statement under S.766.59, or court decree under S.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.

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.

You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is complete. If there are 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 any update, renewal, or extension 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 a loan application made to federal credit unions or state chartered credit unions insured by NCUA. You also authorize the Credit Union to contact any/all of the above listed references in relation to your application and/or loan.

If you are applying for a credit card, 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.

SIGNATURES

<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>
	Primary Applicant Signature	Date		Joint Applicant Signature (If Applicable)	Date