

# CREDIT APPLICATION

Credit Limit Requested \$ \_\_\_\_\_



Member  
Account #: \_\_\_\_\_

Check Account Choice:  
 Individual Account  
 Joint Account (both signatures required)  
 Credit Limit Increase

**Important Information About Procedures for Opening a New Account:** To help the government fight the funding of terrorism and money laundering activities, Federal laws require all financial institutions to obtain, verify and record information that identifies each person who opens an Account. What this means to you: When you open an Account we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

APPLICANT				CO-APPLICANT			
Last Name	First	M.I.		Last Name	First	M.I.	
Social Security	Date of Birth	Home Telephone #		Social Security	Date of Birth	Home Telephone #	
Street Address	City	State	Zip Code	Street Address	City	State	Zip Code
Own <input type="checkbox"/>	Rent <input type="checkbox"/>	Other <input type="checkbox"/>	How Long (yrs)?	Monthly Payment \$	Own <input type="checkbox"/>	Rent <input type="checkbox"/>	Other <input type="checkbox"/>
Previous Address	City	State	Zip Code	Previous Address	City	State	Zip Code
Employer	How Long (yrs)?			Employer	How Long (yrs)?		
Position/Occupation	Work Phone			Position/Occupation	Work Phone		
Monthly Gross Income \$				Monthly Gross Income \$			
Source of Additional Income £			Amount per month	Source of Additional Income £			Amount per month
Nearest Relative (not living with you)		Phone #	Relationship	Nearest Relative (not living with you)		Phone #	Relationship

£ You need not furnish alimony, child support, or maintenance income if you do not want us to consider it in evaluating your application.

## SIGNATURE(S) TO OBTAIN INSURANCE

**YES** Please enroll me in the MEMBER'S CHOICE program, the benefit includes credit life and disability insurance and will help make my minimum monthly credit union credit card payment in the event I cannot. I understand this is optional insurance coverage. I have read and understand the important insurance and cost disclosures as described herein.

**X** \_\_\_\_\_ BIRTHDAY \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

## SIGNATURE(S)

**PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING:** By submitting this application, 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.

This offer is subject to the credit policies of this institution. I/We agree to be bound by the terms and conditions of the cardholder agreement, a copy of which will be mailed to the applicant if this application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicant's use. I acknowledge that I have read and understand the insurance disclosure as described herein. If this is a joint application, the undersigned shall be jointly and severally liable for any and all credit extended from time to time.

**X** \_\_\_\_\_ **X** \_\_\_\_\_  
**Applicant Signature** Date **Co-Applicant Signature** Date

## TRANSFER OF BALANCE REQUEST

Upon approval, I wish to transfer my present balance on the credit card account(s) listed below to my new credit card account.

**Credit Card Account Number** \_\_\_\_\_ **Amount to be transferred \$** \_\_\_\_\_

Signature \_\_\_\_\_

<b>FOR INTERNAL USE ONLY</b>		Visa Account No.
DATE APPROVED	CREDIT LIMIT \$	APPROVED BY

## Interest Rates and Interest Charges

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>8.90%</b> to <b>17.90%</b> when you open your account, based on your credit worthiness.
<b>APR for Balance Transfers</b>	<b>5.90%**</b> balance transfers made prior to 1/1/11 will have the rate received at the time of the balance transfer
<b>APR for Cash Advances</b>	<b>5.90%**</b> balance transfers made prior to 1/1/11 will have the rate received at the time of the cash advance
<b>Penalty APR and When It Applies</b>	<b>NONE</b>
<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 interest on purchases if you pay your entire balance by the due date each month.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than <b>\$1.50</b>
<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 website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .

## Fees

<b>Annual Fee</b>	<b>NONE</b>
<b>Transaction Fees:</b>	<b>NONE</b>
• <b>Balance Transfer</b>	<b>NONE</b>
• <b>Cash Advances</b>	<b>1%</b> of each transaction in U.S. dollars
• <b>Foreign Transaction</b>	
<b>Penalty Fees:</b>	
• <b>Late Payment</b>	<b>\$25.00</b>
• <b>Returned Payment</b>	<b>\$25.00</b>

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

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

**Right of Offset:** If you are applying for a credit card, you understand that the use of your card will constitute acknowledgement 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.

\*\* Transfer the balance of other high interest credit cards to a BBCU Visa Card and receive our promotional rate of 5.90%APR for the term of the balance. The rate remains FIXED at 5.90% for as long as it takes you to pay off the transferred balance. Special rate in effect until 4/30/2011. This promotion may be rescinded at any time. Existing BBCU Credit Card and loan balances do not qualify for the balance transfer offer. New funds only.

PLACE  
STAMP  
HERE

BIRMINGHAM BLOOMFIELD CREDIT UNION  
576 EAST LINCOLN  
BIRMINGHAM MI 48009

## A Credit Card For All SEASONS



APPLY FOR YOURS  
TODAY!



### MEMBER'S CHOICE™\*

#### Benefits, Limitations, Costs and Exclusions

**MEMBER'S CHOICE** protection makes your minimum monthly credit card payment should you become disabled due to sickness or accident, or pays off your outstanding credit card balance if you die while insured, or pays your minimum monthly payment (less past due and over credit limit amounts) until you return to work or up to 12 months (except KS). Maximum total benefits are the least of your outstanding balance, your credit limit or \$30,000.

**Eligibility:** The primary cardholder is eligible for life insurance coverage if under Age 71. Coverage stops when you reach the age maximum. You are eligible for disability coverage if under Age 66 and only if you are working for wages or profit for 25 hours a week or more on the date you apply for disability coverage. If you are off work because of temporary layoff, strike, or vacation, but soon to resume, you will be considered at work. When enrolled, certificates will be mailed explaining your coverage & effective date.

**Coverages and Benefits:** Disability coverage will make your minimum monthly credit card payment, up to a maximum monthly benefit of \$600, if you are totally and continuously disabled by a sickness or accident. Benefits will be payable from the 1st day of disability forward, after a 30 day waiting period. Life coverage pays off the outstanding card balance on the date of your death, plus not more than 6 months unpaid interest, not to exceed a maximum of \$30,000.

**Exclusions:** Disability benefits are not payable if your disability is a result of normal pregnancy (except in NV) or results from or is related to intentionally self-inflicted injury in CA, OR, MI and SC. Life benefits are subject to exclusion for suicide (except MO and KS).

This is only a brief description of coverage, & certificates vary by state. Please refer to your certificates for a full explanation of coverage.

1. The insurance product is not insured by the Government, NCUA or the FDIC
2. The insurance product is not guaranteed by Birmingham Bloomfield Credit Union.

**Cost/\$1000 of Average Daily Balance:**( L=Life, D=Disability) - Single Life Rate: \$0.73; Joint Life Rate: \$1.15; Single Disability Rate: \$1.30.

Rates are subject to change. You will receive written notice before any increase goes into effect.

**Availability:** Coverage may not be available in States.  
Underwriting Companies/Policy: Credit Disability and Credit Life: CUNA Mutual Insurance Society, Madison, WI.

\*MEMBER'S CHOICE is a service mark of CUNA Mutual Insurance Society.

This disclosure is accurate as of January 1, 2010 and may be subject to change.

### A Credit Card For All Seasons!

Building a successful financial plan takes the right resources. That's why we work hard to provide you with quality financial services and products.

Like our convenient, flexible Visa® Credit Cards. It's accepted at thousands of locations worldwide for just about any type of purchase you can dream up. And, unlike those big out-of-town institutions, our card comes with the personal, friendly service you've come to expect from us.

So, whatever your plans, choose the credit card that gives you all the value and buying power you need to get your projects off the drawing board.

### Additional BBCU Services

- ◆ Checking Accounts
- ◆ Certificates of Deposit
- ◆ IRAs & HSAs
- ◆ Christmas & Vacation Club Accounts
- ◆ Loans (Auto, Personal, Recreational, Credit Cards, Home Equity, and Mortgages)
- ◆ Direct Deposit / Payroll Deduction
- ◆ Debit / ATM Cards
- ◆ Virtual Branch Online Banking
- ◆ E-Statements
- ◆ Tell'R Phone
- ◆ Service Center Branch Locations
- ◆ Gift Cards & Travelers Check Cards
- ◆ Money Orders
- ◆ AAA Group Insurance Discounts
- ◆ Wire Transfers
- ◆ Notary Service
- ◆ Drive-Thru & ATM at Main Office
- ◆ Web Site: [www.BBCU.org](http://www.BBCU.org)

Birmingham Bloomfield Credit Union  
576 East Lincoln  
Birmingham, MI 48009  
(248) 647-5958