



Dawson Co-op Credit Union

PO Box 1002, Dawson MN 56232 Ph:320-769-2908 Fax: 320-769-2431

Boyd Branch: PO Box 245 Boyd MN 56218 PH: 320-855-9900

Renville Branch: PO Box 585, Renville MN 56284 PH:320-329-3152

CREDIT CARD APPLICATION

ACCOUNT NUMBER

Married persons may apply for an individual account.

IMPORTANT: READ THIS SECTION CAREFULLY BEFORE CHECKING THE APPROPRIATE BOX(ES).

INDIVIDUAL ACCOUNT. Complete the "Borrower" sections. Complete information about your spouse (Co-Maker/Non-Applicant Co-Borrower" section) if you live in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI), or if your spouse will use the Account, or information about the person making payments if you are relying on alimony, spousal support, child support or separate maintenance as a basis for repayment of the credit requested.

JOINT ACCOUNT. Complete all sections with information about you and your Other Applicant. Please check the Joint Account box to show your intent.

CREDIT CARD REQUEST

THIS ACCOUNT IS TO BE FOR: INDIVIDUAL ACCOUNT INDIVIDUAL ACCOUNT REQUESTED LIMIT
 JOINT ACCOUNT We intend to apply for joint credit With authorized user

Borrower

BORROWER INFORMATION

Co-Maker/Non-Applicant Co-Borrower

Borrower's Name (Last, First, Middle, include Sr./Jr. if applicable)				Co-Borrower's Name (Last, First, Middle, include Sr./Jr. if applicable)			
Current Address (Street, City, State, Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. of Years				Current Address (Street, City, State, Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. of Years			
Pmt Amt::				Pmt Amt::			
Home Telephone Number	Mother's Maiden	Social Security Number	Date of Birth	Home Telephone Number	Mother's Maiden	Social Security Number	Date of Birth
Driver's License No./State	Complete for joint, secured credit or if you live in a community property state <input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED <input type="checkbox"/> SEPARATED		No. of Dependents (Excluding self)	Driver's License No./State	Complete for joint, secured credit or if you live in a community property state <input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED <input type="checkbox"/> SEPARATED		No. of Depend. (Excluding self)
Former Address (Street, City, State, Zip, Country) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. of Years				Former Address (Street, City, State, Zip, Country) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. of Years			

Borrower

EMPLOYMENT INFORMATION

Co-Maker/Non-Applicant Co-Borrower

Employer				Employer			
Address (Street, City, State, Zip)				Address (Street, City, State, Zip)			
Position or Job Title		Supervisor		Position or Job Title		Supervisor	
Telephone Number	Hire Date	Monthly Salary \$		Telephone Number	Hire Date	Monthly Salary \$	
Former Employer				Former Employer			
Address (Street, City, State, Zip)				Address (Street, City, State, Zip)			
Position or Job Title		Supervisor		Position or Job Title		Supervisor	
Telephone Number	Hire Date	Ending Date		Telephone Number	Hire Date	Ending Date	

Borrower

OTHER INCOME

Co-Maker/Non-Applicant Co-Borrower

You need not list income from alimony, child support or separate maintenance unless you wish it considered for purposes of granting this credit.

Type of Other Income	Monthly Amount	Type of Income	Monthly Amount
	\$		\$
Type of Other Income	Monthly Amount	Type of Other Income	Monthly Amount
	\$		\$
Is any income likely to be reduced before the credit requested is paid off? <input type="checkbox"/> YES <input type="checkbox"/> NO		Is any income likely to be reduced before the credit requested is paid off? <input type="checkbox"/> YES <input type="checkbox"/> NO	

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	6.90%
APR for Balance Transfers	6.90%
APR for Cash Advances	6.90%
How to Avoid Paying Interest on Purchases	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.
Minimum Interest Charge	If you are charged interest, there is no minimum interest charge.
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: www.consumerfinance.gov/learnmore

Fees	
Annual Fee	None
Application Fee	None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	None \$1.00 1% of each multiple currency transaction in U.S. dollars. 1% of each single currency transaction in U.S. dollars.
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Over Credit Limit • Returned Payment 	Up to \$15.00 None Up to \$20.00
Other Fees <ul style="list-style-type: none"> • Statement Copy Fee • Rush Fee • Emergency Card Replacement Fee • Card Replacement Fee 	\$2.00 \$15.00 \$150.00 \$15.00

How we will calculate your balance: We use the method called "average daily balance (including new purchases)." See your account agreement for more details.

Other Disclosures

<u>Late Payment:</u>	\$15.00 or the minimum payment due, whichever is less, for payments 5 days or more past due from the due date disclosed on your billing statement.
<u>Returned Payment:</u>	\$20.00 or the minimum payment due, whichever is less.
Statement Copy Fee:	\$2.00
Rush Fee:	\$15.00
Emergency Card Replacement Fee:	\$150.00
Card Replacement Fee:	\$15.00