



# 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  
 Fergus Falls Branch: 413 W Stanton Ave, Fergus Falls MN 56537 PH: 218-736-5528

## 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	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 \$		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		Telephone Number		Hire Date		Ending Date	

Borrower				OTHER INCOME				Co-Maker/Non-Applicant Co-Borrower							
<b>You need not list income from alimony, child support or separate maintenance unless you wish it considered for purposes of granting this credit.</b>															
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							

**ASSETS AND LIABILITIES**

PLEASE CHECK BOX A IF THE ASSET/DEBT IS IN BORROWER'S NAME ONLY. PLEASE CHECK BOX B IF THE ASSET/DEBT IS IN CO-BORROWER'S/OTHER PERSON'S NAME ONLY.

**ASSETS:**

CHECK		TYPE	ACCOUNT TYPE	DESCRIPTION (LIST ALL OTHER ASSETS INCLUDING AUTOS, REAL ESTATE, ETC.)	MARKET VALUE
A	B				
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				

**DEPOSIT ACCOUNTS, INCLUDE CHECKING/SAVINGS AT BANK, CREDIT UNIONS AND SAVINGS AND LOAN ASSOCIATIONS.**

TYPE	COMPANY NAME/LOCATION	ACCOUNT NO.	APPROX. BALANCE	TYPE	COMPANY NAME/LOCATION	ACCOUNT NO.	APPROX. BALANCE
CHECKING		*		CHECKING			
SAVINGS		*		SAVINGS			

**CREDIT: LOAN WILL BE REJECTED IF ALL DEBT INFORMATION IS NOT LISTED.**

CHECK		TYPE	COMPANY/PAYEE	CITY	ACCOUNT NO.	BALANCE	MO. PAYMENTS
A	B						
<input type="checkbox"/>	<input type="checkbox"/>						
<input type="checkbox"/>	<input type="checkbox"/>						
<input type="checkbox"/>	<input type="checkbox"/>						
<input type="checkbox"/>	<input type="checkbox"/>						
<input type="checkbox"/>	<input type="checkbox"/>						
<input type="checkbox"/>	<input type="checkbox"/>						
<input type="checkbox"/>	<input type="checkbox"/>						
<input type="checkbox"/>	<input type="checkbox"/>						
<input type="checkbox"/>	<input type="checkbox"/>						
<input type="checkbox"/>	<input type="checkbox"/>						
<input type="checkbox"/>	<input type="checkbox"/>						

BE SURE TO LIST ALL OPEN ACCOUNTS WITH OR WITHOUT A BALANCE. ATTACH A SEPARATE SHEET IF NECESSARY.

TOTAL OBLIGATION	
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Borrower		REFERENCES	Co-Maker/Non-Applicant Co-Borrower	
Name of Nearest Relative (Not Living With You)	Relationship	Name of Nearest Relative (Not Living With You)	Relationship	
Address of Relative (Street, City, State, Zip)	Telephone Number	Address of Relative (Street, City, State, Zip)	Telephone Number	
Personal Reference (Not Related)	Telephone Number	Personal Reference (Not Related)	Telephone Number	
Address of Personal Reference (Street, City, State, Zip)		Address of Personal Reference (Street, City, State, Zip)		

GENERAL QUESTIONS									
IF A "YES" ANSWER IS GIVEN, PLEASE EXPLAIN ON AN ATTACHED SHEET.	Borrower		Co-Borrower		IF A "YES" ANSWER IS GIVEN TO A QUESTION, PLEASE EXPLAIN ON AN ATTACHED SHEET.	Borrower		Co-Borrower	
	Yes	No	Yes	No		Yes	No	Yes	No
Have you ever filed a petition for Chapter 13?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Have you ever had any auto, furniture or other property repossessed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you filed for bankruptcy within the last 10 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Do you have any past due bills?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are there any suits pending, judgments unsatisfied, alimony or maintenance awards against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Are you a US Citizen or permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever applied for credit using another name?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Are you a co-maker, endorser, or guarantor on any loan or note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
List other names					If Yes, list name and amount.				

By signing below, I certify that the information on both sides of this Credit Card Application and on any attachments, both written or printed is true and correct and represents my current financial condition accurately, and that I have no other debts than those stated. If there are important changes, I will notify you in writing immediately. I understand that any false statements or willful over-evaluation of land, property or security for the purpose of influencing in any way the action of any federally insured credit union upon any loan application is a violation of Section 1014, Title 18, U.S. Code. If this application is approved and a credit card(s) issued, the undersigned applicant(s) by signing, using or permitting another to use the credit card(s) agree(s) that the application(s) will be bound by the terms and conditions of the Visa® Credit Card Agreement and all amendments.

I hereby agree to grant the credit union a security interest in all present and future shares and deposits with the credit union except Individual Retirement Account(s) and other accounts which provide tax benefits under federal or state law to secure this VISA® account. Upon default, I agree that the credit union may apply any or all of my shares and deposits to pay amounts due, or to pay the entire balance due on the account. I also agree to grant the credit union a security interest in collateral (other than real estate or my residence) securing other loans with the Credit Union to secure credit. You acknowledge having received and read the Application and Solicitation Disclosure attached to this application.

I authorize you to gather whatever credit and employment information you consider necessary and appropriate. I authorize you to give information concerning your credit experience with me to others. I understand that you will retain this application whether or not credit is approved. If this application is signed by more than one person, the words "I" and "my" shall mean all those who sign the application.

PLEASE SUBMIT COPY OF CURRENT PAYCHECK STUB OR OTHER DOCUMENTATION FOR TOTAL INCOME.

X Borrower's Signature \_\_\_\_\_ Date \_\_\_\_\_ X Other Signature (if applicable) \_\_\_\_\_ Date \_\_\_\_\_

**OFFICE USE ONLY**  
Credit Card Account # \_\_\_\_\_ A Credit Limit of \$ \_\_\_\_\_ was approved on the conditions requested by the borrower except as to the following: (list any changes in amount, terms or conditions below)

Interviewed by: \_\_\_\_\_ Credit Committee or Loan Officer: \_\_\_\_\_

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<b>6.90%</b>
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: <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>

Fees	
Annual Fee	None
Application Fee	None
Transaction Fees <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul>	<b>None</b> <b>\$1.00</b> 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"> <li>• Late Payment</li> <li>• Over Credit Limit</li> <li>• Returned Payment</li> </ul>	Up to <b>\$15.00</b> <b>None</b> Up to <b>\$20.00</b>
Other Fees <ul style="list-style-type: none"> <li>• Statement Copy Fee</li> <li>• Rush Fee</li> <li>• Emergency Card Replacement Fee</li> <li>• Card Replacement Fee</li> </ul>	<b>\$2.00</b> <b>\$15.00</b> <b>\$150.00</b> <b>\$15.00</b>

**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>	<b>\$15.00</b> 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>	<b>\$20.00</b> or the minimum payment due, whichever is less.
Statement Copy Fee:	<b>\$2.00</b>
Rush Fee:	<b>\$15.00</b>
Emergency Card Replacement Fee:	<b>\$150.00</b>
Card Replacement Fee:	<b>\$15.00</b>