



METROPOLITAN DISTRICT EMPLOYEES CREDIT UNION

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Credit Card Application

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

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.
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 section: NAME, ACCOUNT NUMBER, SOCIAL SECURITY NUMBER, DRIVER'S LICENSE NUMBER/STATE, EMAIL ADDRESS, BIRTH DATE, HOME PHONE, BUSINESS PHONE/EXT., PRESENT ADDRESS, MORTGAGE/RENT OWED TO, MORTGAGE BALANCE, MONTHLY PAYMENT, INTEREST RATE.

OTHER section: CO-APPLICANT, SPOUSE, GUARANTOR, NAME, ACCOUNT NUMBER, SOCIAL SECURITY NUMBER, DRIVER'S LICENSE NUMBER/STATE, EMAIL ADDRESS, BIRTH DATE, HOME PHONE, BUSINESS PHONE/EXT., PRESENT ADDRESS, MORTGAGE/RENT OWED TO, MORTGAGE BALANCE, MONTHLY PAYMENT, INTEREST RATE.

EMPLOYMENT/INCOME section: NAME AND ADDRESS OF EMPLOYER, NOTICE, EMPLOYMENT INCOME, OTHER INCOME.

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STATE LAW NOTICES: OHIO RESIDENTS ONLY: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers...

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.

X 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.

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.

X (SEAL) APPLICANT'S SIGNATURE DATE

X (SEAL) OTHER SIGNATURE DATE

CREDIT UNION USE ONLY: APPROVED, NO. OF CARDS, CREDIT LIMIT \$, CREDIT CARD NUMBER, DECLINED, CREDIT COMMITTEE OR LOAN OFFICER SIGNATURE

APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Introductory APR for a period of six (6) billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.</p> <p>After that your APR will be</p>
APR for Cash Advances	
APR for Balance Transfers	<p>Introductory APR for a period of six (6) billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.</p> <p>After that your APR will be</p>
Penalty APR and When it Applies	<p>This APR may be applied to the entire balance on your account if you:</p> <ul style="list-style-type: none"> - Make a late payment <p>How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six (6) consecutive minimum payments when due and do not exceed your credit limit during that time period.</p>
Minimum Interest Charge	
How to Avoid Paying Interest on Purchases	Your due date is at least 30 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.
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 Web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee	Up to Up to

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

Loss of Introductory APR. We may end your Introductory APR if you make a late payment. With the loss of your Introductory APR, your APR will be a rate of .

Application of Penalty APR. Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

Effective Date.

The information about the costs of the card described in this application is accurate as of

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee

or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment.

Over-the-Credit Limit Fee

or the amount of the transaction exceeding your credit limit, whichever is less.

Statement Copy Fee

Document Copy Fee

Rush Fee

Emergency Card Replacement Fee

PIN Replacement Fee

Card Replacement Fee

Unreturned Card Fee

Card Recovery Fee