



# CREDIT APPLICATION

**Check Account Choice:**  
(Signature required for joint applicant)

- Individual Account  
 Joint Account  
 Credit Line Increase

**Credit Card Choice:**  
 VISA®  
 VISA Gold®

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

**T&I Credit Union • (248) 588-6688 • Fax (248) 588-6437 • www.ticreditunion.org**

**T&I Member Number:** \_\_\_\_\_

**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 and other identifying documents.

<b>APPLICANT</b> <small>Note: All applicable sections should be filled out completely to avoid delay in processing your application.</small>	Last Name		First	Middle	Social Security Number		
	Date of Birth	No. of Dependents	Home Phone ( )	Cell Phone ( )	Own <input type="checkbox"/>	Rent <input type="checkbox"/>	Other <input type="checkbox"/>
	Current Address		City	State	ZIP Code		How Long (Yrs)
	Mailing Address		City	State	ZIP Code		How Long (Yrs)
	Previous Address (if less than 2 years at present address)		City	State	ZIP Code		How Long (Yrs)
	Employer		Work Phone ( )		Date Employed		
	Address		Self Employed	Position/Occupation		Monthly Gross Income \$	
	Source of Additional Income: Income from alimony, child support or separate maintenance need not be revealed if it is not considered in determining creditworthiness					Amount Per Month \$	
Nearest Relative (Not Living With You)				Home Phone		Relationship	
<b>CO-APPLICANT</b> <small>Information about co-applicant is not required for an individual account.</small>	Last Name		First Name	Middle	Social Security Number		
	Date of Birth	No. of Dependents	Home Phone ( )	Cell Phone ( )	Own <input type="checkbox"/>	Rent <input type="checkbox"/>	Other <input type="checkbox"/>
	Current Address		City	State	ZIP Code		How Long (Yrs)
	Mailing Address		City	State	ZIP Code		How Long (Yrs)
	Previous Address (if less than 2 years at present address)		City	State	ZIP Code		How Long (Yrs)
	Employer		Work Phone ( )		Date Employed		
	Address		Self Employed	Position/Occupation		Monthly Gross Income \$	
	Name and Address of Creditor					Name Under Which Account is Carried	Account Number
1. Home Mortgage/Rent							
2. Bank Credit Card/Bank Name and Address							
<b>CREDIT INFO</b> <small>Attach Additional Sheets if Necessary</small>	Name and Address of Creditor		Name Under Which Account is Carried	Account Number	Balance	Monthly Payment	
	1. Home Mortgage/Rent						
2. Bank Credit Card/Bank Name and Address							
<b>SIGNATURES</b>	<b>PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING:</b> This statement is submitted to obtain credit and I/we certify that all information herein is true and complete. I/we agree that inquiries may be made to verify information and that credit references or verification may be given based on inquiries from other parties. 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. If this is a joint application, the undersigned shall be jointly and severally liable for any and all credit extended from time to time. We may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. You are giving a security interest in your shares and dividends, and if any, your deposits and interest in the credit union.						
	<b>X</b> Applicant Signature _____ Date _____		<b>X</b> Co-Applicant Signature _____ Date _____				
<b>FOR CU USE ONLY</b>	VISA Account No. _____						
	Date Approved _____		Credit Line _____		Approved By _____		

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All contents are accurate at the time of printing, but subject to change

Interest Rates and Interest Charges	VISA®	VISA® Gold
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>13.90%</b> Fixed	<b>12.90%</b> Fixed
<b>APR for Balance Transfers</b>	<b>13.90%</b> Fixed	<b>12.90%</b> Fixed
<b>APR for Cash Advances</b>	<b>13.90%</b> Fixed	<b>12.90%</b> Fixed
<b>Penalty APR and When it Applies</b>	<b>N/A</b> This APR may be applied to your account if you: 1) Make a late payment 2) Go over your credit limit 3) Make a payment that is returned; or 4) Do any of the above on another account that you have with us. <b>How Long Will the Penalty APR Apply?:</b> If your APRs are increased for any of these reasons, we may keep them at this higher level indefinitely.	
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least <b>25</b> days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance before the due date (Grace Period) each month.	
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than <b>\$0.00</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	VISA®	VISA® Gold
<b>Annual Fee</b>	None	None
<b>Transaction Fees</b>	<ul style="list-style-type: none"> <li>• <b>Balance Transfer</b> None</li> <li>• <b>Cash Advances</b> None</li> <li>• <b>Foreign Transaction</b> <b>1.00%</b></li> </ul>	
<b>Penalty Fees</b>	<ul style="list-style-type: none"> <li>• <b>Late Payment</b> <b>\$20.00</b> If the minimum required payment is not received within <b>15</b> days after the closing date subsequent to the payment due date, a late payment fee of <b>\$20.00</b> will be imposed</li> <li>• <b>Over-the-Credit-Limit</b> <b>\$20.00</b> This fee is applied when a balance is 10.00% or more over the limit</li> <li>• <b>Returned Payment</b> <b>\$15.00</b></li> </ul>	
<b>Other Fees</b>	None	

\*The prime rate used to determine your APR is the rate published in the Wall Street Journal.

**Loss of Introductory APR:** We may end your introductory APR and apply the penalty APR if you make a late payment.

**How We Will Calculate Your Balance:** We use a method called "average daily balance" (including new purchases). \*An explanation of this method is provided in your account agreement.

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

**PLEASE DETACH AND KEEP THIS PORTION FOR YOUR RECORDS**