



**Generations**  
CREDIT UNION

5618 Harrison Ave.  
Rockford, IL 61108  
(815) 316-2900  
(888) 533-1580  
Fax: (815) 316-2902  
www.generationscu.org

A table that includes required credit card disclosures is provided with this Application. To obtain any change in the required information since it was printed, call us toll-free at (888) 533-1580 or write to us at the address stated on this Application. **Credit Card Application**



**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. If you are relying on income from alimony, child support, or separate maintenance, complete the **Other** section to the extent possible about the person on whose payments you are relying.

**Joint Credit:** Each applicant must **individually** complete the 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			Other: <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Spouse <input type="checkbox"/> Guarantor		
NAME (Last - First - Initial)		ACCOUNT NUMBER	NAME (Last - First - Initial)		ACCOUNT NUMBER
DRIVER'S LICENSE NUMBER / STATE		SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMBER / STATE		SOCIAL SECURITY NUMBER
E-MAIL ADDRESS			E-MAIL ADDRESS		
BIRTH DATE	HOME PHONE	BUSINESS PHONE/ EXT.	BIRTH DATE	HOME PHONE	BUSINESS PHONE/ EXT.
PRESENT ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS AT THIS ADDRESS	PRESENT ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS AT THIS ADDRESS
MORTGAGE/RENT OWED TO:			MORTGAGE/RENT OWED TO:		
MORTGAGE BALANCE	MONTHLY PAYMENT	INTEREST RATE	MORTGAGE BALANCE	MONTHLY PAYMENT	INTEREST RATE
\$ _____	\$ _____	% _____	\$ _____	\$ _____	% _____
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)			COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)		
<b>Employment/Income:</b>		START DATE	<b>Employment/Income:</b>		START DATE
NAME AND ADDRESS OF EMPLOYER			NAME AND ADDRESS OF EMPLOYER		
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.			NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.		
EMPLOYMENT INCOME		OTHER INCOME	EMPLOYMENT INCOME		OTHER INCOME
\$ _____ PER _____	\$ _____ PER _____		\$ _____ PER _____	\$ _____ PER _____	
<input type="checkbox"/> NET <input type="checkbox"/> GROSS	SOURCE		<input type="checkbox"/> NET <input type="checkbox"/> GROSS	SOURCE	

**State Law Notices** **OHIO RESIDENTS ONLY:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**WISCONSIN RESIDENTS ONLY:** (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under **X**

**Signatures** SIGNATURE FOR WISCONSIN RESIDENTS ONLY DATE

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. 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.

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. 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.

<b>X</b> (SEAL)	DATE	<b>X</b> (SEAL)	DATE
APPLICANT'S SIGNATURE		OTHER SIGNATURE	

Detach and Retain Disclosure for Your Records



5618 Harrison Ave.  
Rockford, IL 61108  
(815) 316-2900  
(888) 533-1580  
Fax: (815) 316-2902  
www.generationscu.org

**VISA CLASSIC AND VISA PLATINUM**  
Application and Solicitation Disclosure

<b>Interest Rates and Interest Charges.</b>	
Annual Percentage Rate (APR) for Purchases	<p style="text-align: center;"><b>Visa Classic</b></p> <p><b>13.80%</b> when you open your account, based on your creditworthiness.</p> <p style="text-align: center;"><b>Visa Platinum</b></p> <p><b>8.90%</b> when you open your account, based on your creditworthiness.</p>
APR for Cash Advances	<p style="text-align: center;"><b>Visa Classic</b></p> <p><b>13.80%</b> when you open your account, based on your creditworthiness.</p> <p style="text-align: center;"><b>Visa Platinum</b></p> <p><b>8.90%</b> when you open your account, based on your creditworthiness.</p>
APR for Balance Transfers	<p style="text-align: center;"><b>Visa Classic</b></p> <p><b>13.80%</b> when you open your account, based on your creditworthiness.</p> <p style="text-align: center;"><b>Visa Platinum</b></p> <p><b>8.90%</b> when you open your account, based on your creditworthiness.</p>
Penalty APR and When it Applies	<p style="text-align: center;"><b>Visa Classic</b></p> <p>None</p> <p style="text-align: center;"><b>Visa Platinum</b></p> <p>None</p>
Minimum Interest Charge	None
Paying Interest	Your due date is at least 25 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 <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .

**Retain This Disclosure for Your Records**

SEE BACK OF PAGE for more important information about your account

<b>Fees</b>	
<b>Set-up and Maintenance Fees</b>	
• Annual Fee – Visa Classic	None
• Annual Fee – Visa Platinum	None
• Account Set-up Fee	None
• Program Fee	None
• Participation Fee	None
<b>Transaction Fees</b>	
• Balance Transfer Fee	None
• Cash Advance Fee	None
• Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
<b>Penalty Fees</b>	
• Late Payment Fee	Up to \$25.00
• Returned Payment Fee	Up to \$25.00

**How We Will Calculate Your Balance.** We use a method called “average daily balance (including new purchase).” See your account Agreement for more details.

**Effective Date.** The information about the costs of the card described in this application is accurate as of **March 1, 2010**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

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

#### **OTHER DISCLOSURES**

Late Payment Fee	Up to \$25.00 if you are five (5) or more days late
Statement Copy Fee	\$5.00
Document Copy Fee	\$25.00
Rush Fee	\$25.00
Emergency Card Replacement Fee	\$150.00
PIN Replacement Fee	\$5.00
Card Recovery Fee	\$100.00
Card Replacement Fee	\$25.00