

131 George Street Oswego, NY 13126 Phone (315) 342-5300 Fax (315) 342-5294 www.compassfcu.com

CREDIT CARD APPLICATION



There are costs associated with the use of a credit card. Information about costs, rates and fees may be contained in disclosures provided with this application or by calling us toll-free or collect at or writing to us at the address stated on this 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 you live in or the property pledged as collateral is located in a community property state (AK, ÁZ, CA, ID, LA, NM, NV, TX, WA, WI) your spouse will use the account, or 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 appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant Credit Card Account:

Individual

Joint If this is an application for joint credit, Applicant and Co-Applicant each agree and acknowledge the intent to apply for joint credit (sign below): Co-Applicant Date (Seal) (Seal) ☐ Credit Limit Requested \$ Please choose one: ☐ Visa Classic ☐ Visa Platinum ☐ Visa Platinum with Rewards Guarantors Complete OTHER section below. **APPLICANT** OTHER CO-APPLICANT SPOUSE GUARANTOR OTHER NAME (Last - First - Initial) NAME (Last - First - Initial) ACCOUNT NUMBER SOCIAL SECURITY NUMBER ACCOUNT NUMBER SOCIAL SECURITY NUMBER BIRTH DATE **EMAIL ADDRESS** BIRTH DATE **EMAIL ADDRESS** HOME PHONE CELL PHONE BUSINESS PHONE/EXT. HOME PHONE CELL PHONE BUSINESS PHONE/EXT. AGES OF DEPENDENTS AGES OF DEPENDENTS DRIVER'S LICENSE NUMBER/STATE DRIVER'S LICENSE NUMBER/STATE PRESENT ADDRESS (Street - City - State - Zip) PRESENT ADDRESS (Street - City - State - Zip) RENT RENT LENGTH AT RESIDENCE LENGTH AT RESIDENCE PREVIOUS ADDRESS (Street - City - State - Zip) PREVIOUS ADDRESS (Street - City - State - Zip) ☐ OWN RENT OWN RENT LENGTH AT RESIDENCE LENGTH AT RESIDENCE 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: COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed) MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed) **EMPLOYMENT/INCOME** START DATE **EMPLOYMENT/INCOME** START DATE EMPLOYMENT STATUS FULL TIME PART TIME EMPLOYMENT STATUS FULL TIME PART TIME 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 PER OTHER INCOME PER EMPLOYMENT INCOME PER OTHER INCOME PER \$ \$ TITLE/GRADE SOURCE TITLE/GRADE SOURCE

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS PREVIOUS EMPLOYER NAME AND AD	DDRESS IF EMPLOYED LESS THAN FIVE YEARS		
PREVIOUS EMPLOTER NAME AND ADDRESS IF EMPLOTED LESS THAN FIVE TEARS	DURESS IF EMPLOTED LESS THAM FIVE TEARS		
STARTING DATE ENDING DATE STARTING DATE	ENDING DATE		
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STATE LAW NOTICE(S)			
Notice to Nebraska Residents : A credit agreement must be in writing to be enforceable under Nebra misunderstandings or disappointments, any contract, promise, undertaking, or offer to forebear repaymer accommodation in connection with this loan of money or grant or extension of credit, or any amendment of, any or all of the terms or provisions of any instrument or document executed in connection with this loan of be in writing to be effective.	nt of money or to make any other financial cancellation of, waiver of, or substitution for		
Notice to New York Residents: New York residents may contact the New York State Department of Finan of credit card rates, fees, and grace periods. New York State Department of Financial Services: 1-800-342-3			
Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equand that credit reporting agencies maintain separate credit histories on each individual upon request. The compliance with this law.	ually available to all creditworthy customers, e Ohio Civil Rights Commission administers		
Notice to Wisconsin Residents: (1) No provision of any marital property agreement, unilateral statement usection 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a cope has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if youth your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or far	by of the agreement, statement or decree, or you are not applying for this account or loan		
Signature for Wisconsin Residents Only Date			
(Seal)	CONSENSUAL SECURITY INTEREST		
CONSENSUAL SECURITY INTEREST You grant us a security interest in all individual and joint share and/or deposit accounts you have your credit card account. Shares and deposits in an IRA or any other account that would lose specia	al tax treatment under state or federal law		
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APPLICATION AND SOLICITATION DISCLOSURE



Interest Rates and Interest Charges		
Annual Percentage Rate (APR) for Purchases	Visa Classic	
	Visa Platinum	
	Visa Platinum with Rewards	
APR for Balance Transfers	Visa Classic	
	Visa Platinum	
	Visa Platinum with Rewards	
APR for Cash Advances	Visa Classic	
	Visa Platinum	
	Visa Platinum with Rewards	
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, the charge will be no less than \$0.50 .	
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 http://www.consumerfinance.gov/learnmore.	
Fees		
Transaction Fees - Foreign Transaction Fee	1.00% of each multiple currency transaction in U.S. dollars0.80% of each single currency transaction in U.S. dollars	
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$20.00 Up to \$15.00	

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Minimum Interest Charge:

The minimum interest charge will be charged on any dollar amount.

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.

For California Borrowers, the Visa Classic, Visa Platinum and Visa Platinum with Rewards are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Other Fees & Disclosures:

Late Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Returned Payment Fee:

\$15.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$5.00.

Document Copy Fee:

\$5.00.

Emergency Card Replacement Fee:

\$40.00.

PIN Replacement Fee - Visa Classic:

\$5.00.

Rush Fee:

\$40.00.

Statement Copy Fee:

\$1.00.