



Quaker Oats Credit Union

3535 Center Point Road NE
Cedar Rapids, IA 52402
(319) 395-7060

CREDIT CARD APPLICATION

ACCOUNT NUMBER

MasterCard 14.99%

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 (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:	<input type="checkbox"/> INDIVIDUAL ACCOUNT	<input type="checkbox"/> INDIVIDUAL ACCOUNT	REQUESTED LIMIT
	<input type="checkbox"/> JOINT ACCOUNT We intend to apply for joint credit	<input type="checkbox"/> 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							
Home Telephone Number	Mother's Maiden A Maiden	Social Security Number	Date of Birth	Home Telephone Number	Mother's Maiden B Maiden	Social Security Number	Date of Birth	Home Telephone Number	Mother's Maiden B 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							
You need not list income from alimony, child support or separate maintenance unless you wish it considered for purposes of granting this credit.															
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							

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	14.99% fixed rate
APR for Balance Transfers	14.99% fixed rate
APR for Cash Advances	14.99% fixed rate
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 Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at: www.federalreserve.gov/creditcard

Fees	
Annual Fee	None
Transaction Fees	
• Balance Transfer	None
• Cash Advance	None
• Foreign Transaction	1% of each multiple currency transaction in U.S. dollars. 0.80% of each single currency transaction in U.S. dollars.
Penalty Fees	
• Late Payment	\$10
• Returned Payment	\$15

How we will calculate your balance: We use the method called “average daily balance (including new purchases).”

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

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"/>						

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	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	Address of Relative (Street, City, State, Zip)	Telephone Number
Personal Reference (Not Related)	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)		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 co-maker, endorser, or guarantor on any loan or note?	<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"/>	If Yes, list name and amount.				
List other names	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	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-valuation 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 accompanying the credit card(s) 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.

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. You acknowledge having received and read the Interest Rate, Interest Charges, and Fees Addendum attached to this application.

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

X _____ X _____
 Borrower's Signature Date 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: _____