



Quaker Oats Credit Union

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

CREDIT CARD APPLICATION

MasterCard 10.99%

ACCOUNT NUMBER

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: INDIVIDUAL ACCOUNT INDIVIDUAL ACCOUNT With authorized user JOINT ACCOUNT We intend to apply for joint credit REQUESTED LIMIT

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	
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	10.99% fixed rate
APR for Balance Transfers	10.99% fixed rate
APR for Cash Advances	10.99% 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	
<ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	<p>None</p> <p>None</p> <p>1% of each multiple currency transaction in U.S. dollars.</p> <p>0.80% of each single currency transaction in U.S. dollars.</p>
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Returned Payment 	<p>\$10</p> <p>\$15</p>

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.

