



**Quaker Oats  
Credit Union**

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

**CREDIT CARD APPLICATION**

ACCOUNT NUMBER

Married persons may apply for an individual account.

**IMPORTANT: READ THIS SECTION CAREFULLY BEFORE CHECKING THE APPROPRIATE BOX(ES).**

*Page 2 contains a summary of this credit card account – please be sure to read it before signing this application.*

**INDIVIDUAL CREDIT.** Complete Borrower sections. Complete information about your spouse (Co-Maker 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 CREDIT.** Complete all sections with information about you and your Other Applicant. Please initial below the Joint Credit box to show your intent.

**THIS ACCOUNT IS TO BE FOR:**  INDIVIDUAL CREDIT  JOINT CREDIT We intend to apply for joint credit  
X \_\_\_\_\_ X \_\_\_\_\_

**LOAN REQUEST**

REQUESTED AMOUNT \$	TYPE OF CREDIT CARD MasterCard	DATE REQUESTED
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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)					
Address (Street, City, State, Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent			Address (Street, City, State, Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent					
Home Phone	Social Security Number	Date of Birth	Home Phone	Social Security Number	Date of Birth			
ID No./State	ID Issued By/Exp Dt		ID No./State	ID Issued By/Exp Dt				

Borrower			EMPLOYMENT INFORMATION			Co-Maker/Non-Applicant Co-Borrower		
Employer			Employer					
Position or Job Title			Position or Job Title					
Telephone Number	Hire Date	Monthly Salary \$	Telephone Number	Hire Date	Monthly Salary \$			

Borrower		OTHER INCOME		Co-Maker/Non-Applicant Co-Borrower	
<b>You need not list income from alimony, child support or separate maintenance unless you wish it considered for purposes of granting this credit.</b>					
Type of Other Income	Monthly Amount \$	Type of Income	Monthly Amount \$		

Borrower		REFERENCES		Co-Maker/Non-Applicant Co-Borrower	
Name and Address	Phone	Name and Address	Phone		

**Consensual Security Agreement:** Security Interest Specific for Credit Cards. As of a condition of your use of the Quaker Oats Credit Union Credit Card, you acknowledge and pledge that you have voluntarily granted the Credit Union a security interest in all of your individual and joint share accounts held by this Credit Union. If your credit card loan goes into default or otherwise becomes delinquent, you hereby authorize this Credit Union authority to impress its security interest in your shares and apply payment to this Credit Union credit card without advance notice to you of default. This Consensual Security Agreement in your deposit accounts does not apply to any shares in an Individual Retirement Account (IRA) or any deposit where you would receive a penalty by the IRS for early withdrawal. "You" does not mean an Authorized User of this account.

If this is a joint account, any joint account holder must also execute this agreement for the Credit Union to impress this Consensual Security Agreement on the Joint Account Owner(s) deposit account(s).

X \_\_\_\_\_ X \_\_\_\_\_  
Borrower's Consensual Security Interest Date Other Account Owner's Consensual Security Interest Date

By signing below, I certify that the information on both sides of this 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-evaluation 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.

The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy 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.

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.

X \_\_\_\_\_ X \_\_\_\_\_  
Borrower's Signature Date Other Signature (if applicable) Date

## Application and Solicitation Disclosure

### Effective Date:

The information about the costs of the card described in this application is accurate as of the effective date above. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

#### Interest Rates and Interest Charges

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>10.99%</b>
<b>APR for Balance Transfers</b>	<b>10.99%</b>
<b>APR for Cash Advances</b>	<b>10.99%</b>
<b>How to Avoid Paying Interest on Purchases</b>	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. We will begin charging interest on Cash Advances and Balance Transfers on the Transaction Date.
<b>Minimum Interest Charge</b>	If you are charged interest, there is no minimum interest charge.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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: <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>

#### Fees

<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
<ul style="list-style-type: none"><li>Balance Transfer</li><li>Cash Advance</li><li>Foreign Transaction</li></ul>	<b>None</b> <b>None</b> <b>Up to 1%</b> of each transaction in U.S. dollars. 0.80% of each single currency transaction in U.S. dollars.
<b>Penalty Fees</b>	
<ul style="list-style-type: none"><li>Late Payment</li><li>Returned Payment</li></ul>	Up to <b>\$10</b> Up to <b>\$15</b>

**How we will calculate your balance:** We use the method called "average daily balance (including new purchases)." This method is explained in the cardholder agreement.

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

#### Other Disclosures

Late Payment: If you are 10 or more days past due, you will be charged **\$10** or the amount of the required minimum payment, whichever is less.

Returned Payment: Up to **\$15** or the amount of the required minimum payment, whichever is less.

**Rates, fees, and terms may change:** Subject to the applicable restrictions, we may change the rates, fees, and terms of your account at any time for any reason. These reasons may be based on information in your credit report, such as your failure to make payments to other creditors when due, amounts owed to other creditors, the number of credit accounts outstanding or the number of credit inquiries. These reasons may also include competitive or market-related factors. If we make a change for any of these reasons, you will receive a 45-day advance notice in writing and a right to opt out in accordance with applicable law.