



Stamford Federal Credit Union
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 Stamford, CT 06901-3706
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 www.stamfordcu.org

CREDIT CARD APPLICATION

Married Applicants may apply for a separate account. Check the appropriate box to indicate Individual Credit or Joint Credit.

Individual Credit: Complete **Applicant** sections if only the applicant's income is considered for loan approval.

Complete **Applicant** and **Co-Applicant** sections: (1) if you are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of credit requested, or; (2) if you reside in a Community Property State, or; (3) if you are relying on property located in a Community Property State as a basis for repayment of the credit requested. Community Property States include: AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI.

Joint Credit: Complete **Applicant** and **Co-Applicant** sections if your co-applicant will be contractually liable for repayment of the loan and initial below:

We intend to apply for joint credit. _____ (Applicant Initials) _____ (Co-Applicant Initials)

PLEASE CHECK BELOW TO INDICATE THE TYPE OF ACCOUNT(S) AND TYPE OF CREDIT FOR WHICH YOU ARE APPLYING.

Credit Cards: Individual Joint
 (Including ATM/Debit Card Access to the Account if Available)
 Number of Cards _____
 Visa Platinum _____
 Visa Platinum with Rewards _____

If Authorized user, name: _____
 Credit Limit Requested \$ _____

SEE PAGE 3 FOR IMPORTANT INFORMATION ABOUT CREDIT CARDS

Repayment: Payroll Deduction Billing Notice Automatic Payment Web Pay Other

APPLICANT		CO-APPLICANT	NON-APPLICANT SPOUSE/OTHER	GUARANTOR	
NAME (Last - First - Initial)		NAME (Last - First - Initial)	ACCOUNT NUMBER		
ACCOUNT NUMBER		SOCIAL SECURITY NUMBER		MOTHER'S MAIDEN NAME	
SOCIAL SECURITY NUMBER		MOTHER'S MAIDEN NAME		E-MAIL ADDRESS	
E-MAIL ADDRESS		FAX NUMBER		FAX NUMBER	
BIRTH DATE	HOME PHONE	BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.	
BUSINESS PHONE/EXT.		PRESENT ADDRESS (Street - City - State - Zip)		OWN	RENT
PRESENT ADDRESS (Street - City - State - Zip)		OWN		RENT	
YEARS/MONTHS AT THIS ADDRESS		YEARS/MONTHS AT THIS ADDRESS		PREVIOUS ADDRESS (Street - City - State - Zip)	
PREVIOUS ADDRESS (Street - City - State - Zip)		PURCHASE PRICE OF HOME:		PRESENT HOME VALUE:	
PURCHASE PRICE OF HOME:		PRESENT HOME VALUE:		MORTGAGE BALANCE	
MORTGAGE BALANCE		MONTHLY PAYMENT (MORTGAGE/RENT)		MONTHLY PAYMENT (MORTGAGE/RENT)	
MONTHLY PAYMENT (MORTGAGE/RENT)		PLEASE COMPLETE ONLY IF YOU ARE APPLYING FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE.		PLEASE COMPLETE ONLY IF YOU ARE APPLYING FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE.	
MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed) <input type="checkbox"/>		MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed) <input type="checkbox"/>		MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed) <input type="checkbox"/>	

EMPLOYMENT

NAME AND ADDRESS OF EMPLOYER		NAME AND ADDRESS OF EMPLOYER	
HIRE DATE	POSITION	HIRE DATE	POSITION
PRIOR EMPLOYER		PRIOR EMPLOYER	

INCOME

OTHER INCOME NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.		OTHER INCOME NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.	
INCOME \$ _____ PER _____		INCOME \$ _____ PER _____	

REFERENCES

NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	
HOME NUMBER	RELATIONSHIP	HOME NUMBER	RELATIONSHIP

STATE 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: Marital Status:	Married	Unmarried	Legally Separated
If married: the name of my spouse is	_____		
Spouse's SSN:	_____	Spouse's Address (if different)	_____
Notice: No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened.			
MARRIED WISCONSIN RESIDENTS APPLYING FOR AN INDIVIDUAL ACCOUNT: By signing here, I state that the credit being applied for, if granted, will be incurred in the interest of the marriage or family of the Borrower(s).			
X _____			

LOAN APPLICATION SIGNATURES

PLEASE READ BEFORE SIGNING:

All the information in this application is true. I understand that section 1014 Title 18 U.S. Code makes it a federal crime to knowingly make a false statement on this application. You have my permission to check it. You may retain this application even if not approved. I understand that you may receive information from others about my credit and you may answer questions and requests from others seeking credit or experience information about me or my accounts with you. If this application is approved, I agree to honor the provisions of the credit or loan agreement and security agreement or credit card agreement covering my account or loan. (If this application is for two of us, this statement applies to both of us.)

Credit Report Authorization. By signing this Application, I authorize you to obtain my credit report for the purposes of evaluating this application and to obtain subsequent credit reports on an on-going basis in connection with this transaction, and for all other legitimate purposes, such as reviewing my accounts or taking collection action on the account.

Vermont Residents: Applicant provided consent via phone _____ (Credit Union Initials)

Permission to contact: By providing a wireless telephone number (i.e., cell phone), I consent to receiving calls, including autodialed and prerecorded message calls, from the credit union or its third party debt collector at that number.

IMPORTANT NOTICE ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for me: When I open an account, you will ask for my name, address, date of birth, and other information that will allow you to identify me. You may also ask to see my driver's license or other identifying information.

SIGNATURE OF APPLICANT	DATE
X	

SIGNATURE OF CO-APPLICANT	DATE
X	

HAVE YOU OMITTED ANYTHING? REMEMBER: INCOMPLETE APPLICATIONS CANNOT BE PROCESSED.

Interest Rates, Interest Charges and Fees	
Annual Percentage Rate (APR) for Purchases and Cash Advances	Visa Platinum 9.90%
	Visa Platinum Advantage w/Rewards 11.90%
APR for Balance Transfers	Visa Platinum 1.99% (for 12 months) Visa Platinum Advantage w/Rewards 1.99% (for 12 months) After 12 months, your APR will be 9.90% or 11.90% based on which card you choose.
How to Avoid Paying Interest on Purchases	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
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 to Open or Maintain Your Account	
Annual Fee	None
Transaction Fees	
Foreign Transaction Fee	1.00% of each transaction in U.S. dollars if the transaction involves a currency conversion 0.80% of each transaction in U.S. dollars if the transaction does not involve a currency conversion
Balance Transfer	None
Cash Advance	None
Penalty Fees	
Late Payment Fee	Up to \$25 if your payment is late 5 days or more
Returned Payment Fee	Up to \$25 if your payment is returned for any reason
Over the Credit Limit	None

**APR=Annual Percentage Rate. How We Will Calculate Your Balance. We use a method called "average daily balance (including new purchases)." Effective Date. The information about the costs of the card described in this application is accurate as of February 1, 2016. The information may have changed after that date. Equal Housing Lender.*