



# Communicating Arts Credit Union

- Low Non-Variable Rate
- No Application Fee
- No Annual Fee
- No Cash Advance Fee
- 25-Day Grace Period on Purchases
- No Fee on Balance Transfers
- Free on-line account management

## Credit Cards



VISA & MASTERCARD CLASSIC  
Credit Limits starting at \$500

VISA PLATINUM  
Annual CASH BACK rebate

SEE REVERSE SIDE FOR  
APPLICATION

	<i>Visa Platinum</i>	<i>Classic Visa or MasterCard</i>
<b>Interest Rates and Interest Charges</b>		
<b>Annual percentage rate (A.P.R.) for Purchases</b>	<b>9.90%</b> Non-variable based on your creditworthiness at account opening	<b>9.90%-15.99%</b> Non-variable based on your creditworthiness at account opening
<b>APR for Balance Transfer</b>	<b>9.90%</b> based on your creditworthiness at account opening	<b>9.90%-15.99%</b> based on your creditworthiness at account opening
<b>APR for Cash Advances</b>	<b>9.90%</b> Non-variable based on your creditworthiness at account opening	<b>9.90%-15.99%</b> Non-variable based on your creditworthiness at account opening
<b>Paying Interest</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>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .	
<b>Fees</b>		
<b>Annual Fee</b>	<b>None</b>	
<b>Transaction Fees</b>	<ul style="list-style-type: none"> <li>• Balance Transfer <b>None</b></li> <li>• Cash Advance <b>None</b></li> <li>• Foreign Transaction <b>1%</b> of each transaction in U.S. dollars</li> </ul>	
<b>Penalty Fees</b>	<ul style="list-style-type: none"> <li>• Late Payment <b>\$20</b></li> <li>• Over-the-Limit <b>None</b></li> <li>• Returned Payment <b>\$15.00</b></li> </ul>	

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)". See your account agreement for more details.

The information about the costs of the card described in this application is accurate as of March 10, 2011.  
This information may have changed after that date. Contact us to find out what may have changed.



# CREDIT CARD APPLICATION

Equal Opportunity LENDER

Please review reverse side for additional information about rates, fees and other costs as applicable.

Individual Application  Joint Application Desired Credit Limit \$ \_\_\_\_\_

Visa Classic  MasterCard  Visa Platinum # of Cards: \_\_\_\_\_

### Applicant

Name \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

SS # \_\_\_\_\_ Phone \_\_\_\_\_

### Co-Applicant

None or Name \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

SS # \_\_\_\_\_ Phone \_\_\_\_\_

This application is submitted to obtain credit and to the best of my (our) knowledge everything in this application is true and complete. I (we) understand that the credit union will retain this application whether or not it is approved. I (we) authorize the credit union to verify income with my (our) employer and to verify or obtain further credit history information as deemed necessary by the credit union to process my (our) request for credit. I (we) agree to abide by the terms and conditions of the cardholder agreement.

**NOTICE for Ohio residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy members, and the credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**For Illinois residents:** Illinois residents may contact the Commissioner of Banks and Trust Companies, State of Illinois CIP P.O. Box 10181, Springfield, IL 63791 (800/834-5453) for comparative information on finance charges, fees and grace periods.

**For Wisconsin residents:** For married Wisconsin residents, your signature confirms that this loan obligation is being incurred in the interest of your marriage and family. No provision of a marital property agreement, a unilateral statement under Section 766.59 of the Wisconsin Statutes or a court decree under Section 766.70 of the Wisconsin statutes adversely affects the interests of the creditor unless the creditor, prior to the time the credit is granted, is furnished with a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. If the loan for which you are applying is granted, your spouse will also receive notification that credit has been extended.

**For California residents:** You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. A married applicant may apply for credit individually. If your request is declined, you refuse our counter offer, your account is terminated or there is an unfavorable change in terms made to your account and our decision is based, in whole or in part, on information contained in a consumer credit report, you have the right to obtain a copy of your consumer credit report from the credit reporting agency within 60 days. You also have the right to obtain a copy of your consumer credit report from any other credit reporting agency that compiles and maintains files on a nationwide basis. Additionally, you have the right to dispute the accuracy or completeness of any information in a consumer credit report furnished by the consumer credit reporting agency.

**For New York residents:** A consumer report may be requested in connection with this application. Upon request, you will be informed whether or not a consumer report was requested, and if such report was requested, information of the name and address of the consumer reporting agency that furnished the report. Subsequent consumer reports may be requested or utilized in connection with an update, renewal or extension of the credit for which application was made.

New York residents may contact the New York State banking department to obtain a comparative listing of credit card rates, fees and grace periods.

New York State Banking Department, 1-800-518-8866

X \_\_\_\_\_  
Applicant Date

Co-Applicant: By signing this application I certify that I am applying for joint credit.

X \_\_\_\_\_  
Co-Applicant Date

### Employment Information

Applicant:

Employer \_\_\_\_\_

Gross monthly/yearly income \_\_\_\_\_

Co-Applicant:

Employer \_\_\_\_\_

Gross monthly/yearly income \_\_\_\_\_

### TRANSFER OTHER BALANCES

Yes- I want to transfer my high interest credit card balances to my low interest CACU Master Card or VISA credit Card account. Please contact me.

### SECURITY INTEREST

THE UNDERSIGNED HEREBY PLEDGE, AS A CONDITION FOR OBTAINING A CREDIT CARD ACCOUNT, ALL SHARES AND/OR DEPOSITS AND PAYMENTS AND EARNINGS THEREON THAT I/WE THEN OR THEREAFTER MAY HAVE, WHETHER HELD INDIVIDUALLY, JOINTLY, OR IN TRUST, AS SECURITY FOR ANY AND ALL MONIES ADVANCED UNDER THIS PLAN AND INTEREST ACCRUED THEREON AND AUTHORIZE THE CREDIT UNION, IN CASE OF DEFAULT, TO APPLY SAME TO PAYMENT OF SAID OBLIGATION. THIS PLEDGE SHALL NOT APPLY TO SHARES IN ANY INDIVIDUAL RETIREMENT ACCOUNT OR SELF-EMPLOYED PLAN QUALIFYING AS SUCH UNDER THE INTERNAL REVENUE CODE.

ACCOUNT NUMBER(S)

X \_\_\_\_\_  
APPLICANT

X \_\_\_\_\_  
CO-APPLICANT