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Credit Card Application

A table that includes required credit card disclosures is provided with this Application. To obtain any change in the required information since it was printed, write to us at the address stated on this Application.

Check below to indicate the type of credit for which you are applying. Married Applicants may apply for a separate account.

- Individual Credit:** You must complete the **Applicant** section about yourself and the **Other** section about your spouse if:
 1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI);
 2. your spouse will use the account, or
 3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the **Other** section to the extent possible about the person on whose payments you are relying.
 - Joint Credit:** Each Applicant must **individually** complete appropriate section below. If Co-Borrower is spouse of the applicant, mark the Co-Applicant box.
- Guarantor:** Complete the **Other** section if you are a guarantor on an account/loan. **Credit Limit Requested \$** _____

APPLICANT		
NAME (Last - First - Initial)		
ACCOUNT NUMBER	SOCIAL SECURITY NUMBER	
DRIVER'S LICENSE NUMBER/STATE	EMAIL ADDRESS	
BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.
PRESENT ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE
MORTGAGE/RENT OWED TO:		
MORTGAGE BALANCE \$	MONTHLY PAYMENT \$	INTEREST RATE %
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)		
EMPLOYMENT/INCOME		
NAME AND ADDRESS OF EMPLOYER		
		START DATE
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.		
EMPLOYMENT INCOME \$ _____ PER _____ <input type="checkbox"/> NET <input type="checkbox"/> GROSS	OTHER INCOME \$ _____ PER _____ SOURCE	
REFERENCES		
PLEASE REFER A FRIEND OR RELATIVE NOT LIVING WITH YOU.		
NAME (Last - First - Initial)		
ADDRESS (Street - City - State - Zip)		
PHONE NUMBER		

OTHER			<input type="checkbox"/> CO-APPLICANT	<input type="checkbox"/> SPOUSE	<input type="checkbox"/> GUARANTOR
NAME (Last - First - Initial)					
ACCOUNT NUMBER			SOCIAL SECURITY NUMBER		
DRIVER'S LICENSE NUMBER/STATE			EMAIL ADDRESS		
BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.			
PRESENT ADDRESS (Street - City - State - Zip)			<input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE		
MORTGAGE/RENT OWED TO:					
MORTGAGE BALANCE \$	MONTHLY PAYMENT \$	INTEREST RATE %			
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)					
EMPLOYMENT/INCOME					
NAME AND ADDRESS OF EMPLOYER					
					START DATE
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.					
EMPLOYMENT INCOME \$ _____ PER _____ <input type="checkbox"/> NET <input type="checkbox"/> GROSS		OTHER INCOME \$ _____ PER _____ SOURCE			
REFERENCES					
PLEASE REFER A FRIEND OR RELATIVE NOT LIVING WITH YOU.					
NAME (Last - First - Initial)					
ADDRESS (Street - City - State - Zip)					
PHONE NUMBER					

SIGNATURES

1. You promise that everything you have stated in this application is correct to the best of your knowledge. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension, or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA.

2. You understand that the use of your card will constitute acknowledgement of receipt and agreement to the terms of the credit card agreement and disclosures. You grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. Shares and deposits in an Individual Retirement Account, and any other account that would lose special tax treatment under state or federal law if given as security, are not subject to the security interest you have given in your shares and deposits.

X _____ (SEAL)
 APPLICANT'S SIGNATURE DATE

X _____ (SEAL)
 OTHER SIGNATURE DATE



APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	or when you open your account, based on your creditworthiness.
APR for Balance Transfers	or when you open your account, based on your creditworthiness.
APR for Cash Advances	or when you open your account, based on your creditworthiness.
Penalty APR and When it Applies	
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, the charge will be no less than The minimum interest charge will be charged on any dollar amount.
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	
Annual Fee - Annual Fee	
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	of each multiple currency transaction in U.S. dollars of each single currency transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to

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 This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Returned Payment Fee or the amount of the required minimum payment, whichever is less.
 Emergency Card Replacement Fee
 Card Replacement Fee