

UKRAINIAN NATIONAL FEDERAL CREDIT UNION

215 2nd Ave.
 New York, NY 10003-2735
 (212) 533-2980 • (866) 859-5848
 Fax: (212) 995-5204
 www.UkrNatFCU.org

**CREDIT CARD
 APPLICATION**



There are costs associated with the use of a credit card. Information about costs, rates and fees may be contained in disclosures provided with this application or by calling us toll-free or collect at _____ or writing 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.

Credit Card Account: Individual Joint

If this is an application for joint credit, Applicant and Co-Applicant each agree and acknowledge the intent to apply for joint credit (sign below):

Applicant Date X (Seal)	Co-Applicant Date X (Seal)
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Credit Limit Requested \$

If Authorized User, Name:

PAYMENT PROTECTION Are you interested in having your loan protected? YES NO

If you answer "yes", the credit union will disclose the cost to protect your loan. The protection is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions.

Guarantors Complete OTHER section below.

APPLICANT				OTHER <input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> SPOUSE <input type="checkbox"/> GUARANTOR <input type="checkbox"/> OTHER			
NAME (Last - First - Initial)				NAME (Last - First - Initial)			
ACCOUNT NUMBER		SOCIAL SECURITY NUMBER		ACCOUNT NUMBER		SOCIAL SECURITY NUMBER	
BIRTH DATE		EMAIL ADDRESS		BIRTH DATE		EMAIL ADDRESS	
HOME PHONE	CELL PHONE	BUSINESS PHONE/EXT.		HOME PHONE	CELL PHONE	BUSINESS PHONE/EXT.	
DRIVER'S LICENSE NUMBER/STATE		AGES OF DEPENDENTS		DRIVER'S LICENSE NUMBER/STATE		AGES OF DEPENDENTS	
PRESENT ADDRESS (Street - City - State - Zip)			<input type="checkbox"/> OWN <input type="checkbox"/> RENT	PRESENT ADDRESS (Street - City - State - Zip)			<input type="checkbox"/> OWN <input type="checkbox"/> RENT
			LENGTH AT RESIDENCE				LENGTH AT RESIDENCE
PREVIOUS ADDRESS (Street - City - State - Zip)			<input type="checkbox"/> OWN <input type="checkbox"/> RENT	PREVIOUS ADDRESS (Street - City - State - Zip)			<input type="checkbox"/> OWN <input type="checkbox"/> RENT
			LENGTH AT RESIDENCE				LENGTH AT RESIDENCE
MORTGAGE/RENT OWED TO				MORTGAGE/RENT OWED TO			
MORTGAGE BALANCE \$		MONTHLY PAYMENT \$	INTEREST RATE %	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)				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			START DATE	EMPLOYMENT/INCOME			START DATE
EMPLOYMENT STATUS <input type="checkbox"/> FULL TIME <input type="checkbox"/> PART TIME				EMPLOYMENT STATUS <input type="checkbox"/> FULL TIME <input type="checkbox"/> PART TIME			
NAME AND ADDRESS OF EMPLOYER				NAME AND ADDRESS OF EMPLOYER			
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.				NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.			
EMPLOYMENT INCOME PER \$		OTHER INCOME \$	PER	EMPLOYMENT INCOME PER \$		OTHER INCOME \$	PER
TITLE/GRADE		SOURCE		TITLE/GRADE		SOURCE	

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS	PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS
STARTING DATE ENDING DATE	STARTING DATE ENDING DATE
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE ENDING/SEPARATION DATE	MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE ENDING/SEPARATION DATE

STATE LAW NOTICE(S)

Notice to Nebraska Residents: A credit agreement must be in writing to be enforceable under Nebraska law. To protect you and us from any misunderstandings or disappointments, any contract, promise, undertaking, or offer to forebear repayment of money or to make any other financial accommodation in connection with this loan of money or grant or extension of credit, or any amendment of, cancellation of, waiver of, or substitution for any or all of the terms or provisions of any instrument or document executed in connection with this loan of money or grant or extension of credit, must be in writing to be effective.

Notice to New York Residents: New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. New York State Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov.

Notice to Ohio Residents: 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.

Notice to Wisconsin Residents: (1) 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. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

Signature for Wisconsin Residents Only	Date
X	(Seal)

CONSENSUAL SECURITY INTEREST

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. Shares and deposits in an IRA or 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. You may withdraw these other shares unless you are in default. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. For example, if you have an unpaid credit card balance, you agree we may use funds in your account(s) to pay any or all of the unpaid balance.

By signing or otherwise authenticating below, you are affirmatively agreeing that you are aware that granting a security interest is a condition for the credit card and you intend to grant a security interest. You acknowledge and agree that your pledge does not apply during any periods when you are a covered borrower under the Military Lending Act. For clarity, you will not be deemed a covered borrower, and your pledge will apply, if: (i) you become obligated on a credit transaction or establish an account for credit when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Security Interest Acknowledgement and Agreement	Date
X	(Seal)

Security Interest Acknowledgement and Agreement	Date
X	(Seal)

SIGNATURES

By signing or otherwise authenticating below:

- 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 crime to willfully and deliberately provide incomplete or incorrect information in this application.
- You understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the Consumer Credit Card Agreement and Disclosure.

Applicant's Signature	Date
X	(Seal)

Other Signature	Date
X	(Seal)

CREDIT UNION USE ONLY

DATE	<input type="checkbox"/> APPROVED <input type="checkbox"/> DECLINED	NUMBER OF CARDS	CREDIT LIMIT \$	CREDIT CARD NUMBER
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Signatures

	Date
X	(Seal)

	Date
X	(Seal)

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**APPLICATION AND
 SOLICITATION
 DISCLOSURE**


Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Platinum Visa Classic Visa Classic Student
APR for Balance Transfers	Visa Platinum Visa Classic Visa Classic Student
APR for Cash Advances	Visa Platinum Visa Classic Visa Classic Student
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.
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	
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Visa Platinum - Cash Advance Fee - Visa Classic, Visa Classic Student - Foreign Transaction Fee	\$10.00 or 2.00% of the amount of each balance transfer, whichever is greater (Maximum Fee: \$100.00) \$5.00 \$10.00 1.00% of each transaction in U.S. dollars

Penalty Fees	
- Late Payment Fee - Visa Platinum, Visa Classic	Up to \$25.00
- Late Payment Fee - Visa Classic Student	Up to \$20.00
- Returned Payment Fee	Up to \$17.00

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.

For California Borrowers, the Visa Platinum, Visa Classic and Visa Classic Student are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Other Fees & Disclosures:

Late Payment Fee - Visa Platinum, Visa Classic:

\$15.00 or the amount of the required minimum payment, whichever is less, if balance is less than or equal to \$500.00 and if you are one or more days late in making a payment.

\$20.00 or the amount of the required minimum payment, whichever is less, if balance is between \$500.00 and \$1,500.00 and if you are one or more days late in making a payment.

\$25.00 or the amount of the required minimum payment, whichever is less, if balance is \$1,500.00 and greater and if you are one or more days late in making a payment.

Late Payment Fee - Visa Classic Student:

\$20.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.

Balance Transfer Fee (Finance Charge):

\$10.00 or 2.00% of the amount of each balance transfer, whichever is greater, however, the fee will never exceed \$100.00.

Cash Advance Fee (Finance Charge) - Visa Platinum:

\$5.00.

Cash Advance Fee (Finance Charge) - Visa Classic, Visa Classic Student:

\$10.00.

Returned Payment Fee:

\$17.00 or the amount of the required minimum payment, whichever is less.

Document Copy Fee:

\$5.00.

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**CREDIT CARD
 ACCOUNT
 OPENING
 DISCLOSURE**



This Disclosure is incorporated into and becomes part of Your LOANLINER® Consumer Credit Card Agreement & Disclosure. Please keep this attached to Your LOANLINER Consumer Credit Card Agreement & Disclosure.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	
APR for Balance Transfers	
APR for Cash Advances	
Paying Interest	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.
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	
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	\$10.00 or 2.00% of the amount of each balance transfer, whichever is greater (Maximum Fee: \$100.00) \$10.00 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$17.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)." See Your Account Agreement for more details.

Billing Rights:

Information on Your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.

Military Lending Act Disclosures:

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Please call us at 1-866-859-5848 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.

Other Fees & Disclosures:

Late Payment Fee:

\$15.00 or the amount of the required minimum payment, whichever is less, if balance is less than or equal to \$500.00 and if you are one or more days late in making a payment.

\$20.00 or the amount of the required minimum payment, whichever is less, if balance is between \$500.00 and \$1,500.00 and if you are one or more days late in making a payment.

\$25.00 or the amount of the required minimum payment, whichever is less, if balance is \$1,500.00 and greater and if you are one or more days late in making a payment.

If Your Account is subject to a Late Payment Fee, the fee will be charged to Your Account when You do not make the required minimum payment by or within the number of days of the statement Payment Due Date set forth on this Disclosure.

Balance Transfer Fee (Finance Charge):

\$10.00 or 2.00% of the amount of each balance transfer, whichever is greater, however, the fee will never exceed \$100.00. If Your Account is subject to a Balance Transfer Fee (finance charge), the fee will be charged to Your Account when You transfer a balance from an account of another creditor to the Account subject to Your Agreement.

Cash Advance Fee (Finance Charge):

\$10.00. If Your Account is subject to a Cash Advance Fee (finance charge), the fee will be charged to Your Account when You obtain a cash advance from an ATM, the Credit Union or other financial institution.

Returned Payment Fee:

\$17.00 or the amount of the required minimum payment, whichever is less. If Your Account is subject to a Returned Payment Fee, the fee will be charged to Your Account when a payment is returned for any reason.

Document Copy Fee:

\$5.00 . If Your Account is subject to a Document Copy Fee, except as limited by applicable law, a fee may be charged to Your Account for each copy of a sales draft or statement that You request (except when the request is made in connection with a billing error made by the Credit Union).

Collection Costs:

You agree to pay all costs of collecting the amount You owe under this Agreement, including court costs and reasonable attorney's fees.

Periodic Rates:

The Purchase APR is which is a monthly periodic rate of .
The Balance Transfer APR is which is a monthly periodic rate of .
The Cash Advance APR is which is a monthly periodic rate of .