



Platinum MasterCard Application

APPLICANT INFORMATION

Credit Union Savings Account #						<input type="checkbox"/> We are applying for joint credit Initial: <u> </u> Applicant <u> </u> Co-Applicant	
First	MI	Last Name		Social Security #		Telephone (Home) ()	
Street Address				City	State	Zip Code	
<input type="checkbox"/> Own	<input type="checkbox"/> Rent	How long at this address? years _____ months _____		Mo. Pymt. \$	E-Mail Address		Birthdate
Current Employer				Address			
Telephone (Work) ()	Employment Date	Position/Title		Supervisor's Name		Gross Monthly Income \$	
Previous Employer (If less than 2 years with current employer)				Position/Title	Years	Gross Monthly Income \$	
Other Income*						Gross Monthly Income \$	
<small>*You do not need to identify income related to alimony, child support or separate maintenance payments unless you want us to consider it in determining creditworthiness.</small>							
Name of nearest relative not living with you		Address		Relationship to applicant		Telephone ()	
Other personal reference (Name)		Address		Relationship to applicant		Telephone ()	

CO-APPLICANT INFORMATION A complete separate application is required for a guarantor of the MasterCard loan.

First	MI	Last Name		Birthdate	Social Security #		
Current Employer				Address			
Telephone (Work) ()	Employment Date	Position/Title		Supervisor's Name		Gross Monthly Income \$	
Previous Employer		Position/Title	Years	Gross Monthly Income		Other Income* \$	

*You do not need to identify income related to alimony, child support or separate maintenance payments unless you want us to consider it in determining creditworthiness.

AGREEMENT

I/We certify that all the information on this application and any attachments are true. I/We acknowledge that you will be relying on this information for a basis to extend credit. I/We understand that Section 1014, Title 18, U.S. Code, makes it a Federal crime to knowingly make false statements on this application. By signing below, I/we authorize you to check my/our credit and employment history and to answer questions others may ask about my/our credit record with you. You may retain this information even if the MasterCard is not approved. If this application is approved, I/we will receive a copy of the Card Disclosure and agree to be bound by the terms and conditions of that document. If this is a joint application, the undersigned shall be jointly liable for any and all credit extended.

X _____ Applicant Signature	_____ Date	X _____ Co-Applicant Signature	_____ Date
---------------------------------------	------------	--	------------

SECURITY AGREEMENT

By applying for a credit card, a condition of your account is your granting us a security interest in your share accounts. By signing below, you grant us security interest in all individual and joint share and/or deposit accounts as well as any property purchased or pledged as collateral that you have with us now and in the future to secure your credit card account. 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 this security interest. When you are in default, we may apply the balance in these accounts to any amounts due under the credit card agreement.

X _____ Applicant Signature	_____ Date	X _____ Co-Applicant Signature	_____ Date
---------------------------------------	------------	--	------------

CREDIT LIMIT REQUEST

I/We are requesting a credit limit of \$ _____

REWARDS PROGRAM

Connect Credit Union offers a Rewards program where you earn points for purchases that you can redeem for travel, gift cards, merchandise, experiences, green products, charitable donations, discount memberships or cash back. **Yes, I/We would like Rewards!**

- All Connect Credit Union Platinum MasterCards with limits over \$2,000 include benefits such as:
- Travel Accident Insurance
 - Baggage Delay Reimbursement
 - Auto Rental Collision Damage Waiver
 - Cellular Telephone Protection
- Additional information regarding these benefits is provided to all Connect Credit Union cardholders with their Platinum MasterCard.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	8.49% to 17.99% when you open your account, based on your creditworthiness.
APR for Balance Transfers	8.49% to 17.99% when you open your account, based on your creditworthiness.
APR for Cash Advances	17.99%
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 \$1.00.
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	None
Transaction Fees	
• Balance Transfer	None
• Cash Advance	None
• Foreign Transaction	1% of each transaction in U.S. dollars.
Penalty Fees	
• Late Payment	Up to \$25
• Over-the-Credit Limit	None
• Returned Payment	\$25

How We Will Calculate Your Balance: We use a method called average daily balance (including new purchases).'

The information about the cost of the cards described in this application is accurate as of 4/1/11. This information may have changed after that date. To find out what may have changed, please call (954) 730-2047 or write us at 3400 W. Commercial Blvd, Fort Lauderdale, FL 33309.