



1129 State Street, Erie, Pennsylvania 16501  
Phone: (814) 455-6400 • www.tendto.com

# CREDIT CARD ACCOUNT AND PERSONAL LOAN APPLICATION

ACCOUNT NUMBER – APPLICANT	ACCOUNT NUMBER – CO-APPLICANT	DATE
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<b>Applicant Information</b> PRINT OR TYPE ALL INFORMATION <b>1. If You live in a community property state, are You:</b> <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Includes Single, Divorced and Widowed) <b>2. Married applicants can apply for individual credit.</b> Indicate if You would like: <input type="checkbox"/> Individual Credit <input type="checkbox"/> Joint Credit with Your Spouse/Co-Applicant <b>3. Method of Payment:</b> <input type="checkbox"/> Payroll Deduction <input type="checkbox"/> Automatic Share Transfer <input type="checkbox"/> Cash Payment	<b>Spouse/Co-Applicant Information</b> <b>4. Complete Spouse/Co-Applicant Information only if:</b> a. This is for joint credit with Your Spouse or other Co-Applicant; b. Your Spouse will use Your Account; c. You are relying on Your Spouse's income as a source of repayment for the credit requested; or d. You live in a community property state: Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, Wisconsin (or Puerto Rico). <b>5. Definitions:</b> Whenever used in this application, the words "You" and "Your" refer to the Applicant(s) or Spouse/Co-Applicant and the words "We," "Us," and "Our" refer to the Credit Union.
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<b>Credit Applied For:</b>	
Type of credit _____	Amount Requested \$ _____
Purpose _____	Collateral Offered _____

**If You are applying for a Credit Card, please refer to the Important Credit Card Disclosures located on Page 3.**

<b>APPLICANT</b> <input type="checkbox"/> <b>CO-SIGNER/GUARANTOR</b>			
FULL NAME			
SOCIAL SECURITY NUMBER	DRIVER LICENSE NUMBER	BIRTHDATE	
CURRENT STREET ADDRESS	APT. NO.	YEARS THERE	
CITY	STATE	ZIP	
EMAIL ADDRESS	CELL PHONE		
FORMER ADDRESS (COMPLETE IF PREVIOUS ADDRESS IS LESS THAN 2 YEARS)			YEARS THERE
DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> OTHER	MOTHER'S MAIDEN NAME	NO. OF DEP.	AGES OF DEPENDENTS
NAME, ADDRESS AND TELEPHONE OF PERSONAL REFERENCE NOT LIVING WITH YOU			RELATIONSHIP

<b>SPOUSE/CO-APPLICANT</b>			
FULL NAME			
SOCIAL SECURITY NUMBER	DRIVER LICENSE NUMBER	BIRTHDATE	
CURRENT STREET ADDRESS	APT. NO.	YEARS THERE	
CITY	STATE	ZIP	
EMAIL ADDRESS	CELL PHONE		
FORMER ADDRESS (COMPLETE IF PREVIOUS ADDRESS IS LESS THAN 2 YEARS)			YEARS THERE
DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> OTHER	MOTHER'S MAIDEN NAME	NO. OF DEP.	AGES OF DEPENDENTS
NAME, ADDRESS AND TELEPHONE OF PERSONAL REFERENCE NOT LIVING WITH YOU			RELATIONSHIP

<b>EMPLOYMENT AND INCOME</b>	
CURRENT EMPLOYER (INCLUDE EMPLOYEE I.D. IF APPLICABLE)	EMPLOYMENT DATE
ADDRESS/CITY/STATE/ZIP	SUPERVISOR'S NAME
WORK PHONE	POSITION
FORMER EMPLOYER	POSITION
MO. GROSS INCOME	YEARS THERE

CURRENT EMPLOYER (INCLUDE EMPLOYEE I.D. IF APPLICABLE)	EMPLOYMENT DATE
ADDRESS/CITY/STATE/ZIP	SUPERVISOR'S NAME
WORK PHONE	POSITION
FORMER EMPLOYER	POSITION
MO. GROSS INCOME	YEARS THERE

<b>OTHER INCOME</b> Alimony, child support, or separate maintenance income need not be revealed if You do not choose to have it considered.	
TYPE OF OTHER INCOME	MONTHLY AMOUNT
NAME AND ADDRESS OF PAYER	

TYPE OF OTHER INCOME	MONTHLY AMOUNT
NAME AND ADDRESS OF PAYER	

<b>ASSETS AND DEPOSITS</b> Attach a separate sheet if necessary.		
DESCRIPTION	ACCOUNT NUMBER/TYPE	BALANCE/VALUE

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**CREDIT INFORMATION** Please list all open accounts with or without a balance. Attach separate sheet if necessary.

**A=Applicant/Co-Signer/Guarantor C=Spouse/Co-Applicant  
D=Debts to be paid off if loan is granted.**

PLEASE CHECK			LENDER (OR OTHER) NAME & ADDRESS LIST ALL OBLIGATIONS INCLUDING CREDIT UNION LOANS	ACCOUNT NUMBER	INTEREST RATE	ORIGINAL AMOUNT	BALANCE	MONTHLY PAYMENT
A	C	D						

<b>Please answer the following questions. If a yes answer is given, explain on attached sheet.</b>				<b>A</b>		<b>C</b>		<b>TOTALS</b>							
				YES	NO	YES	NO			YES	NO	YES	NO		
1. Have You filed a petition for bankruptcy in the last 10 years?								Please Check: A=Applicant/Co-Signer/Guarantor C=Co-Applicant							
2. Have You ever had any auto or property repossessed?								5. Have You any suits pending, judgments filed, alimony or support awards against You?							
3. Are You a co-maker or co-signer on any loan? For Whom _____ Amount \$ _____								6. Have You any obligations not listed?							
4. Have You ever had credit in any other name? What name _____								7. Do You have any past due bills?							
								8. Is any income you have listed likely to reduce in the next 2 years?							
								9. Are You a US Citizen?							
								10. Are You a Permanent US Resident?							

**OPTIONAL DEBT PROTECTION** An appropriate application/disclosure will be furnished at the time Your credit is approved.

PLEASE CHECK ONE OF THE BOXES BELOW.

You are interested in Debt Protection

You are not interested in Debt Protection

**SIGNATURES**

You warrant the truth of the above information and You realize that it will be relied upon by Us in deciding whether or not to grant the credit applied for. You hereby authorize Us, Our employees and agents to investigate and verify any information provided to Us by You. If this application is for any credit product contained in Our Credit Card Account Agreement And Disclosure, You agree and understand that if approved, You are contractually liable according to the terms of the applicable Credit Card Account Agreement And Disclosure. You acknowledge receiving a copy of that Agreement prior to the time of Your first advance, and You promise to pay all amounts charged to Your Account according to its terms. If this is a joint application, You agree that such liability is joint and several. **If You are issued a Credit Card, by signing below, You grant and consent to a lien on Your shares with Us (except those deposits established under a governmental approved tax deferral plan such as IRA and Keogh accounts) and any dividends due or to become due to You from Us to the extent You owe on any unpaid Credit Card balance.**

You hereby acknowledge Your intent to apply for joint credit \_\_\_\_\_

Applicant's Initials                      Co-Applicant's Initials

**X** \_\_\_\_\_ **X** \_\_\_\_\_  
Signature of Applicant/Co-Signer/Guarantor                      Date                      Signature of Spouse/Co-Applicant                      Date

**LOAN OFFICER**

LOAN APPROVED  YES  NO

SPECIFIC REASON(S) FOR REJECTION/APPROVAL \_\_\_\_\_

LOAN OFFICER SIGNATURE _____	DATE _____	CREDIT LIMIT \$ _____	OTHER APPROVED CREDIT LIMIT \$ _____
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ECOA NOTICE AND REASON FOR REJECTION OR UNACCEPTED COUNTER OFFER SENT OR DELIVERED ON \_\_\_\_\_ (DATE) BY \_\_\_\_\_

**IMPORTANT CREDIT CARD DISCLOSURES.** The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of the effective date of March 24, 2023. You can call Us at (800) 651-6582 or write Us at 1129 State Street, Erie, PA 16501 to inquire if any changes have occurred since the effective date.

### Interest Rate and Interest Charges

<b>Annual Percentage Rate (APR) For Purchases</b>	Regular Platinum Mastercard: <b>8.99% - 15.99%</b> based on your creditworthiness. Secured Platinum Mastercard: <b>6.99% - 15.99%</b> based on your creditworthiness.
<b>APR For Balance Transfers</b>	Regular Platinum Mastercard: <b>8.99% - 15.99%</b> based on your creditworthiness. Secured Platinum Mastercard: <b>6.99% - 15.99%</b> based on your creditworthiness.
<b>APR For Cash Advances</b>	Regular Platinum Mastercard: <b>8.99% - 15.99%</b> based on your creditworthiness. Secured Platinum Mastercard: <b>6.99% - 15.99%</b> based on your creditworthiness.
<b>How to Avoid Paying Interest on Purchases</b>	We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of the statement closing date.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>

### Fees

<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Foreign Transaction</li> </ul>	<b>2.00%</b> of each foreign currency transaction in U.S. Dollars. <b>2.00%</b> of each U.S. Dollar transaction that occurs in a foreign country.
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Returned Payment</li> <li>• Late Payment</li> </ul>	Up to <b>\$25.00</b> Up to <b>\$25.00</b>

**How We Will Calculate Your Balance:** For purchase transactions, We use a method called “average daily balance (excluding new purchases).” For balance transfer transactions, We use a method called “average daily balance (excluding new balance transfers).” For cash advance transactions, We use a method called “average daily balance (including new cash advances).”