

CREDIT CARD APPLICATION



- Classic MasterCard**
- Share Secured MasterCard**
- Platinum Rewards MasterCard**

Credit line requested \$ _____

Credit line requested \$ _____

Credit line requested \$ _____

Married applicants can apply for an individual account. Please indicate if you want an individual account in your name or a joint account with another person.

- Individual account Joint account (spouse) Joint account (non-spouse)

Burbank City
Account Number:

PLEASE TELL US ABOUT YOURSELF

LAST NAME	FIRST NAME	MIDDLE INITIAL	SOC SEC#	BIRTH DATE
STREET ADDRESS	CITY	STATE	ZIP	HOW LONG AT THIS ADDRESS?
MONTHLY RENT/ MORTGAGE PAYMENT \$	OWN, RENT, LIVE W/ PARENTS?	HOME PHONE ()	EMAIL	

TELL US ABOUT YOUR JOB

Please attach paystub. If self-employed or retired, attach income tax returns and/or other proof of income.

EMPLOYER	WORK PHONE ()		
STREET ADDRESS	CITY	STATE	ZIP
POSITION	GROSS MO. INCOME	HIRE DATE	
OTHER MONTHLY INCOME	SOURCE		

CO-APPLICANT/CO-SIGNER INFORMATION

- CO-APPLICANT CO-SIGNER (guarantor) AUTHORIZED SIGNER
 Please check here to indicate your intent to be jointly obligated for this loan.

Complete this section about spouse or joint applicant if 1) this is to be a joint account; 2) your spouse will use this account; 3) you live in a community property state such as California or Nevada; or 4) you are relying on the income or assets of your spouse or another person in applying for your account.

LAST NAME	FIRST NAME	MIDDLE INITIAL	SOC SEC#	BIRTH DATE
STREET ADDRESS	CITY	STATE	ZIP	MONTHLY RENT/ MORTGAGE PAYMENT \$
EMPLOYER NAME AND ADDRESS				HIRE DATE
HOME PHONE ()	WORK PHONE ()	POSITION	GROSS MO. INCOME	
OTHER MONTHLY INCOME	SOURCE			

SIGNATURES 1) I certify the accuracy of the information in this application and I will notify the Credit Union in writing if there is any change in my financial condition. It is a violation of Section 1014; Title 18, US Code, to make false statements or overvalue security for the purpose of influencing the action of any federally insured credit union. 2) I authorize you to gather whatever credit and employment information you consider appropriate from time to time (I understand that this will assist, for example, determining my eligibility for renewal of credit and additional extensions of credit.) I authorize you to give information concerning your credit experience with me to others. I understand and agree that you may retain this application and waive my right to confidentiality of my records with the California Department of Motor Vehicles (DMV) and authorize you to obtain such information from the DMV. 3) I agree that by using or authorizing another to use the Account, I will be bound by the terms and conditions of the applicable Burbank City FCU disclosures. 4) If I wish to designate an authorized user(s) on my MasterCard Account, I understand that I must contact the Credit Union for additional card(s).

- Yes, I want to protect my loan payments with Members Choice Borrower's Security protection. Please send more information to obtain this valuable coverage. Initial _____
- No, I do not want Member's Choice Borrower's Security protection. Initial _____

- Yes, I've included a current paystub

X
MEMBER'S SIGNATURE - ATTACH PAYSTUB

DATE

X
CO-APPLICANT'S SIGNATURE - ATTACH PAYSTUB DATE

BURBANK CITY PLATINUM REWARDS MASTERCARD, SHARE SECURED MASTERCARD AND CLASSIC MASTERCARD APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Platinum Rewards MasterCard 1.99% Introductory APR for a period of six billing cycles. After that your APR will be 9.75% to 15.00% based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Classic MasterCard and Share Secured MasterCard 9.90% to 18.00% when you open your account, based on your creditworthiness.
APR for Cash Advances	Platinum Rewards MasterCard 4.99% Introductory APR for a period of six billing cycles. After that your APR will be 9.75% to 15.00% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Classic MasterCard and Share Secured MasterCard 9.90% to 18.00% when you open your account, based on your creditworthiness.
APR for Balance Transfers	Platinum Rewards MasterCard 4.99% Introductory APR for a period of six billing cycles. After that your APR will be 9.75% to 15.00% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Classic MasterCard and Share Secured MasterCard 9.90% to 18.00% when you open your account, based on your creditworthiness.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We do not charge you 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 - Foreign Transaction Fee	None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$25.00

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

Platinum Rewards MasterCard - Promotional Period for Introductory APR: The Introductory APR for purchases, balance transfers, and cash advances will apply to transactions posted to your account during the first six months following the opening of your account.

Effective Date.

The information about the costs of the card described in this application is accurate as of **July 1, 2017**.

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

OTHER DISCLOSURES

Late Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less, if you are ten or more days late in making a payment.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less.
Returned Convenience Check Fee	\$25.00 or the amount of the returned convenience check, whichever is less.
Statement Copy Fee	\$5.00
Rush Fee	\$35.00
Card Replacement Fee	\$15.00 No charge if request processed on Mobile Banking.
Stop Payment of Convenience Check Fee	\$15.00
MasterCard Sales Draft Copy Fee	\$10.00

Share Secured MasterCard: 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.