



First Northern Credit Union

230 W. Monroe, Ste. 2850 • Chicago, IL 60606
(312) 394-8500 • (888) 328-8677
Fax: (312) 853-0588 • www.fncu.org

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, call us at (312) 332-6357.



Credit Card 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 the 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			Other: <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Spouse <input type="checkbox"/> Guarantor		
NAME (Last - First - Initial)		ACCOUNT NUMBER	NAME (Last - First - Initial)		ACCOUNT NUMBER
DRIVER'S LICENSE NUMBER / STATE	SOCIAL SECURITY NUMBER		DRIVER'S LICENSE NUMBER / STATE	SOCIAL SECURITY NUMBER	
E-MAIL ADDRESS			E-MAIL ADDRESS		
BIRTH DATE	HOME PHONE	BUSINESS PHONE/ EXT.	BIRTH DATE	HOME PHONE	BUSINESS PHONE/ EXT.
PRESENT ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS AT THIS ADDRESS	PRESENT ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS AT THIS ADDRESS
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
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	OTHER INCOME		EMPLOYMENT INCOME	OTHER INCOME	
\$ _____ PER _____	\$ _____ PER _____		\$ _____ PER _____	\$ _____ PER _____	
<input type="checkbox"/> NET <input type="checkbox"/> GROSS	SOURCE		<input type="checkbox"/> NET <input type="checkbox"/> GROSS	SOURCE	

State Law Notices

OHIO RESIDENTS ONLY: 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.

WISCONSIN RESIDENTS ONLY: (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.

Signatures

SIGNATURE FOR WISCONSIN RESIDENTS ONLY _____ DATE _____

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 acknowledgment 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.

(SEAL) _____ DATE _____

(SEAL) _____ DATE _____

APPLICANT'S SIGNATURE DATE OTHER SIGNATURE DATE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum 8.99% to 10.50% when you open your account, based on your creditworthiness.</p> <p>Visa Platinum Premier 10.25% to 11.75% when you open your account, based on your creditworthiness.</p> <p>Visa Classic 12.25% to 16.75% when you open your account, based on your creditworthiness.</p>
APR for Cash Advances	<p>Visa Platinum 8.99% to 10.50% when you open your account, based on your creditworthiness.</p> <p>Visa Platinum Premier 10.25% to 11.75% when you open your account, based on your creditworthiness.</p> <p>Visa Classic 12.25% to 16.75% when you open your account, based on your creditworthiness.</p>
APR for Balance Transfers	<p>Visa Platinum 8.99% to 10.50% when you open your account, based on your creditworthiness.</p> <p>Visa Platinum Premier 10.25% to 11.75% when you open your account, based on your creditworthiness.</p> <p>Visa Classic 12.25% to 16.75% when you open your account, based on your creditworthiness.</p>
Penalty APR and When it Applies	<p>17.99% This APR may be applied to the entire balance on your account if you: > Make a late payment</p> <p>How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until your account is current for six (6) consecutive months; contact the credit union to apply for a rate reduction.</p>
How to Avoid Paying Interest on Purchases	Your 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 Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Annual Fee > Annual Fee - Visa Classic None > Annual Fee - Visa Platinum Premier > Annual Fee – Visa Platinum	None None None
Transaction Fees > Balance Transfer Fee > Cash Advance Fee > Foreign Transaction Fee	2.00% of the amount of each balance transfer \$5.00 or 2.00% of the amount of each cash advance, whichever is greater (Maximum Fee: \$200.00) 1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars
Penalty Fees > Late Payment Fee > Over-the-Credit Limit Fee > Returned Payment Fee	Up to \$20.00 None Up to \$20.00

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

Application of Penalty APR. Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

Effective Date. The information about the costs of the card described in this application is accurate as of **August 22, 2010**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	\$20.00 or the amount of the required minimum payment, whichever is less, if you are five (5) or more days late
Returned Payment Fee	\$20.00 or the amount of the required minimum payment, whichever is less.
Emergency Card Replacement Fee	\$165.00
Rush PIN Fee	\$15.00
Rush Card Fee	\$15.00