



North Side Community Federal Credit Union  
1011 W. Lawrence Ave. Chicago, IL 60640-5017  
ph (773) 769-5800 fax: (773) 769-6800  
www.northsidecu.org

## **APPLICATIONS THAT ARE INCOMPLETE OR MISSING DOCUMENTATION WILL NO BE ACCEPTED!**

### **WHEN TURNING IN A LOAN OR VISA APPLICATION, MAKE SURE YOU HAVE SATISFIED THE FOLLOWING CHECK LIST:**

- ( ) Must have a minimum of \$30.00 in your savings account for a loan application, or credit card application. A non-refundable fee of \$30 will be deducted from your account.
- ( ) Submit the last two consecutive pay stubs if you are paid semi-monthly or bi-monthly. Submit your last four pay stubs if paid weekly; please provide additional proof of income if applicable: rental income (tenant leases), alimony, child support, social security benefits, retirement income, etc.
- ( ) Proof of rent or mortgage monthly payment. Acceptable proof could be a lease, receipt from landlord, mortgage coupon or statement.  
*[If you do not pay rent, obtain a signed and dated letter from head of household indicating how much you pay for household expenses.]*
- ( ) Complete the TOP portion of the Employment Verification Letter and have your supervisor verify the information and sign the bottom portion before submitting your application.
- ( ) Complete and sign the attached Credit Statement and describe any precarious financial situations we should know about. If there are none, write "none." *[Note: If you have declared bankruptcy within the past three years, you are not eligible for a loan].*

Please be thorough. Complete all sections of the application including:

- ( ) Detailed purpose of the loan or reason for borrowing
- ( ) All current personal information
- ( ) Monthly bill payments and credit or loan balances, and all assets (including savings account balance) that you own
- ( ) Question regarding bankruptcy, garnishment, co-signer obligations on the lower backside of application
- ( ) Make sure to sign and date the application
- ( ) Co-borrower or co-signer must complete Section B

**COPIES OF LOAN POLICY AND PROCEDURES ARE AVAILABLE UPON REQUEST.**



# North Side Community Federal Credit Union

1011 W. Lawrence Ave.  
Chicago, Illinois 60640

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 (773) 769-5800 or writing to us at the address stated on this application.



## 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 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<br><b>X</b> | Date<br>(Seal) | Co-Applicant<br><b>X</b> | Date<br>(Seal) |
|-----------------------|----------------|--------------------------|----------------|

Credit Limit Requested \$

If Authorized User, Name:

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<br>LENGTH AT RESIDENCE | PRESENT ADDRESS (Street - City - State - Zip)  |                        | <input type="checkbox"/> OWN <input type="checkbox"/> RENT<br>LENGTH AT RESIDENCE |
| PREVIOUS ADDRESS (Street - City - State - Zip)   |                        | <input type="checkbox"/> OWN <input type="checkbox"/> RENT<br>LENGTH AT RESIDENCE | PREVIOUS ADDRESS (Street - City - State - Zip)   |                        | <input type="checkbox"/> OWN <input type="checkbox"/> RENT<br>LENGTH AT RESIDENCE |
| MORTGAGE/RENT OWED TO  |                        |   | MORTGAGE/RENT OWED TO  |                        |   |
| MORTGAGE BALANCE<br>\$   | MONTHLY PAYMENT<br>\$  | INTEREST RATE<br>%  | MORTGAGE BALANCE<br>\$   | MONTHLY PAYMENT<br>\$  | INTEREST RATE<br>%  |
| 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<br>\$  | OTHER INCOME PER<br>\$ |   | EMPLOYMENT INCOME PER<br>\$  | OTHER INCOME PER<br>\$ |   |
| 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<br>WHERE  |                        |   | MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO<br>WHERE  |                        |   |
| ENDING/SEPARATION DATE   |                        |   | ENDING/SEPARATION DATE   |                        |   |

**CREDIT CARD APPLICATION (continued)**

**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:

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 crime to willfully and deliberately provide incomplete or incorrect information in this application.
2. 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<br><input type="checkbox"/> DECLINED | NUMBER OF CARDS | CREDIT LIMIT<br>\$ | CREDIT CARD NUMBER |
|------|--|-----------------|--------------------|--------------------|

Signatures

|   |        |
|---|--------|
|   | Date   |
| X | (Seal) |

|   |        |
|---|--------|
|   | Date   |
| X | (Seal) |



**North Side Community  
Federal Credit Union**

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Chicago, Illinois 60640

**APPLICATION AND  
SOLICITATION  
DISCLOSURE**



**VISA CLASSIC/VISA SECURED**

**Interest Rates and Interest Charges**

|   |  |
|---|--|
| <b>Annual Percentage Rate (APR) for Purchases</b>                         | <p>Visa Classic<br/><b>11.88% or 15.84%</b>, based on your creditworthiness.</p> <p>Visa Secured<br/><b>15.84%</b></p>   |
| <b>APR for Balance Transfers</b>  | <p>Visa Classic<br/><b>11.88% or 15.84%</b>, based on your creditworthiness.</p> <p>Visa Secured<br/><b>15.84%</b></p>   |
| <b>APR for Cash Advances</b>  | <p>Visa Classic<br/><b>11.88% or 15.84%</b>, based on your creditworthiness.</p> <p>Visa Secured<br/><b>15.84%</b></p>   |
| <b>How to Avoid Paying Interest on Purchases</b>                          | 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.   |
| <b>Minimum Interest Charge</b>  | None   |
| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</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> . |

**Fees**

|  |  |
|--|--|
| <b>Set-up and Maintenance Fees</b>         |  |
| - Annual Fee                               | <b>\$15.00</b>   |
| - Application Fee                          | <b>\$30.00</b>   |
| <b>Transaction Fees</b>                    |  |
| - Cash Advance Fee                         | <b>None</b>  |
| - Foreign Transaction Fee                  | <b>1.00%</b> of each multiple currency transaction in U.S. dollars<br><b>0.80%</b> of each single currency transaction in U.S. dollars |
| - Transaction Fee for Purchases            | <b>None</b>  |
| <b>Penalty Fees</b>                        |  |
| - Late Payment Fee                         | <b>Up to \$25.00</b>   |
| - Over-the-Credit Limit Fee - Visa Classic | <b>None</b>  |
| - Over-the-Credit Limit Fee - Visa Secured | <b>Up to \$5.00</b>  |

**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: June 03, 2017

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

**For California Borrowers, the Visa Classic and Visa Secured 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: \$25.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.

Annual Fee: \$15.00.

Application Fee: \$30.00.

SEE NEXT PAGE for more important information about your account.



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## EMPLOYMENT VERIFICATION

**Applicant: Fill out top portion only.**

**TO: (Name of Business/Employer)**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

In connection with a credit application submitted to North Side Community Federal Credit Union, I authorize you to release the information requested below.

Employee's Name \_\_\_\_\_ S.S.# \_\_\_\_\_

Address \_\_\_\_\_  
Employee ID# \_\_\_\_\_ Employee Signature \_\_\_\_\_

**Employer: Please complete the following.**

Employee's Full Name \_\_\_\_\_  
SS# \_\_\_\_\_ Length of Employment \_\_\_\_\_

Position \_\_\_\_\_ Permanent/Temporary?

Salary \_\_\_\_\_ hourly, monthly, yearly (circle one)

Name and title of official completing this form: \_\_\_\_\_

Employer phone number \_\_\_\_\_ Date Completed \_\_\_\_\_

