



# NORTH SIDE COMMUNITY FEDERAL CREDIT UNION

## Secured Card Application Information

PLEASE READ BEFORE FILLING OUT APPLICATION

- Photo I.D. must be presented at time of application
- Minimum amount for a secured card is \$200
- There will be a \$30 application fee at the time of application
- An annual fee of \$7.50 will be billed with in the first month of receiving your Visa Secured Card
- Along with the secured funds, an additional \$100 is requested by the credit union (i.e. for a \$200 secure card, an applicant must provide \$300 total)
- 2 missed payments or 2 NSF items or any combination of the two will constitute an automatic closure of your secured card
- Annual Percentage Yield (APR) for Purchases on secured cards is 15.84%
- READ FEE DISCLOSURES ON BACK OF APPLICATION

**NORTH SIDE COMMUNITY  
FEDERAL CREDIT UNION**  
1011 W. Lawrence Ave.  
Chicago, IL 60640  
773-769-5800 • Fax: 773-769-6800

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 773-769-5800.



**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.

**Applicant**

NAME (Last - First - Initial)		ACCOUNT NUMBER
DRIVER'S LICENSE NUMBER / STATE		SOCIAL SECURITY NUMBER
E-MAIL ADDRESS		
BIRTH DATE	HOME PHONE	BUSINESS PHONE / EXT.
PRESENT ADDRESS (Street - City - State - Zip)		
		OWN <input type="checkbox"/> RENT <input type="checkbox"/> YEARS AT THIS ADDRESS
MORTGAGE/RENT OWED TO:		
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)		
Employment/Income		START DATE
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.		
EMPLOYMENT INCOME		OTHER INCOME
\$	PER	\$
<input type="checkbox"/> NET <input type="checkbox"/> GROSS		SOURCE

**Other:**

<input type="checkbox"/> Co-Applicant		<input type="checkbox"/> Spouse		<input type="checkbox"/> Guarantor	
NAME (Last - First - Initial)		ACCOUNT NUMBER			
DRIVER'S LICENSE NUMBER / STATE		SOCIAL SECURITY NUMBER			
E-MAIL ADDRESS					
BIRTH DATE	HOME PHONE	BUSINESS PHONE / EXT.			
PRESENT ADDRESS (Street - City - State - Zip)					
				OWN <input type="checkbox"/> RENT <input type="checkbox"/> YEARS AT THIS ADDRESS	
MORTGAGE/RENT OWED TO:					
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)					
Employment/Income				START DATE	
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.					
EMPLOYMENT INCOME				OTHER INCOME	
\$	PER	\$		PER	
<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 766.69, 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

**Signatures**

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 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 those 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) APPLICANT'S SIGNATURE DATE

(SEAL) OTHER SIGNATURE DATE

Detach and Date Disclosures for Your Records

North Side Community Federal Credit Union  
 1011 W. Lawrence Ave  
 Chicago, IL 60640  
 Phone: 773-769-5800  
 Fax: 773-769-6800



VISA CLASSIC

**CREDIT CARD ACCOUNT OPENING DISCLOSURE**

This Addendum is incorporated into and becomes part of your LOANLINER® Consumer Credit Card Agreement.  
 Please keep this attached to your LOANLINER® Consumer Credit Card Agreement.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	15.84%
APR for Cash Advances	15.84%
APR for Balance Transfers	15.84%
Minimum Interest Charge	None
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, cash advances, or balance transfers 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 <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a>
Fees	
<b>Set-up and Maintenance Fees</b>	
> Annual Fee	\$7.50 Annually
> Application Fee	\$30.00 (one-time fee)
<b>Transaction Fees</b>	
>Cash Advance Fee	None
>Foreign Transaction Fee	1.00% of each multiple current transaction in U.S. Dollars
>Transaction Fee for Purchase	0.80% of each single currency transaction in U.S. Dollars
<b>Penalty Fees</b>	
> Late Payment Fee	Up to \$25.00

**How We Will Calculate Your Balance.** We Use a method called "average daily balance (including new purchases)." See your account Agreement for more details.

**Billing Rights.** Information on your rights to dispute transactions and how to exercise those rights is provided in your account Agreement.

**OTHER DISCLOSURES**

Late Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less
Document Copy Fee	\$12.00
Rush Fee	\$35.00
Emergency Card Replacement Fee	\$150.00
Card Replacement Fee	\$10.00
Card Recovery Fee	\$65.00
Pay by Phone Fee	\$10.00

**Collection Costs.** You promise to pay, subject to applicable law, all costs of collecting what you owe under this Agreement and all costs of realizing on any security for the Plan including court costs, collection agency fees and reasonable attorney's fees. We may enter into a contingent or hourly fee arrangement with an attorney or collection agency and you agree that such an Agreement is reasonable. This provision also applies to bankruptcy, appeals or post judgment proceedings.

**Periodic Rates.**

The Purchase APR is 15.84% which is a monthly periodic rate of 1.3200%.

The Cash Advance APR is 15.84% which is a monthly periodic rate of 1.3200%.

The Balance Transfer APR is 15.84% which is a monthly periodic rate if 1.3200%.



**Credit Card  
Pledge of Shares/Deposits**

**PLEDGE INFORMATION**

Account Owner/Cardholder Name(s): \_\_\_\_\_

Share/Deposit Account Number: \_\_\_\_\_

Amount Pledged (Choose one option):  \$ \_\_\_\_\_  \_\_\_\_\_ % of your credit limit

**ACKNOWLEDGEMENT AND AUTHORIZATION**

By signing, or otherwise authenticating, you agree to pledge shares or deposits of the amount and in the account specified above as security for your credit card account with the Credit Union identified herein. You authorize the Credit Union to apply these shares or deposits to what you owe when in default on the credit card account. You understand that this document is governed by the terms of the Consumer Credit Card Agreement, and is herein incorporated by reference.

Account Owner/Cardholder Signature	Date
X (Seal)	

Account Owner/Cardholder Signature	Date
X (Seal)	

**CREDIT UNION USE ONLY**

Credit Card Account Number: \_\_\_\_\_

Processed By: \_\_\_\_\_ Date Processed: \_\_\_\_\_