

1807 W. Cermak Rd. Broadview, IL 60155 Phone: (708) 343-0228 Fax: (708) 681-2524

Credit Union Web Address: www.access-cu.com



CREDIT CARD APPLICATION

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 or writing to us at the address stated on this application.

application or by calling us toll-free or collect at				or writing to us at the address stated on this application.				
Check below to indicate the type of credit for which you are applying.				Married Applicants may apply for a separate account.				
 you live in or your spouse v you are relyir maintenance, 	and the Other section ab mmunity property state (A ent. If you are relying on about the person on whos section below. If Co-A	K, AZ, CA, ID income from e payments y), LA, NM, N a alimony, ch ou are relyir	nild support,	or separate			
			nd Co-Applicant each agr	ee and acknowledge the i	intent to apply	for joint cre	dit (sign beld	ow):
Applicant Signature			Date	Co-Applicant Signature				Date
X			(Seal)	X				(Seal)
Credit Limit Requested Purpose/Collateral:	\$			If Authorized User, Name	e:			
APPLICANT				OTHER CO-APPL	ICANT SPC	DUSE GU	ARANTOR [OTHER
NAME (Last - First - Initial)				NAME (Last - First - Initial)				
ACCOUNT NUMBER	SOCIAL SECU	JRITY NUMBER/I	NDIVIDUAL TAX ID NUMBER	ACCOUNT NUMBER	SOCIAL SECU	RITY NUMBER/	INDIVIDUAL TA	X ID NUMBER
BIRTH DATE	EMAIL ADDRE	ESS		BIRTH DATE	EMAIL ADDRE	SS		
HOME PHONE	CELL PHONE		BUSINESS PHONE/EXT.	HOME PHONE	CELL PHONE		BUSINESS PH	HONE/EXT.
DRIVER'S LICENSE NUMBER.	STATE	AGES OF DEP	ENDENTS	DRIVER'S LICENSE NUMBER	STATE	AGES OF DEP	PENDENTS	
PRESENT ADDRESS (Street -	City – State – Zi	o) 	OWN RENT LENGTH AT RESIDENCE	PRESENT ADDRESS (Street – City – State – Zip) OWN RENT LENGTH AT RESIDENCE				
PREVIOUS ADDRESS (Street – City – State – Zip) OWN RENT LENGTH AT RESIDENCE				PREVIOUS ADDRESS (Street	– City – State – Zi	p)	OWN LENGTH AT R	RESIDENCE
MORTGAGE/RENT OWED TO				MORTGAGE/RENT OWED TO				
MORTGAGE BALANCE \$	MONTHLY PAY		INTEREST RATE %	MORTGAGE BALANCE \$	MONTHLY PAY		INTEREST RA	6
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)			COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)					
EMPLOYMENT/INCOME INCOME VERIFICATION IS REQUIRED. PLEASE ATTACH YOUR TWO MOST RECENT PAYSTUBS OR LATEST AWARD LETTER. IF YOU ARE SELF-EMPLOYED, PLEASE CONTACT OUR OFFICE TO ARRANGE DELIVERY OF YOUR LAST 2 YEARS OF TAX RETURNS OR W-2 FORMS.			EMPLOYMENT/INCOME INCOME VERIFICATION IS REQUIRED. PLEASE ATTACH YOUR TWO MOST RECENT PAYSTUBS OR LATEST AWARD LETTER. IF YOU ARE SELF-EMPLOYED, PLEASE CONTACT OUR OFFICE TO ARRANGE DELIVERY OF YOUR LAST 2 YEARS OF TAX RETURNS OR W-2 FORMS.					
EMPLOYMENT STATUS F	ULL TIME P	ART TIME HOUI	RS PER WEEK	EMPLOYMENT STATUS FULL TIME PART TIME HOURS PER WEEK				
START DATE: NAME AND ADDRESS OF EM	PLOYER			START DATE: NAME AND ADDRESS OF EMPLOYER				
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT			NOTICE: ALIMONY, CHILD SI	IPPORT OR SE	PARATE MAINT	ENANCE INCO	ME NEED NOT	
BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED. EMPLOYMENT INCOME PER OTHER INCOME PER			BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED. EMPLOYMENT INCOME PER OTHER INCOME PER					
\$ SOURCE		\$ TITLE/GRADE		\$ SOURCE				
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN TWO YEARS			PREVIOUS EMPLOYER NAME	AND ADDRESS	IF EMPLOYED	LESS THAN TW	VO YEARS	
STARTING DATE	TARTING DATE ENDING DATE			STARTING DATE		ENDING DATI	E	
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? YES NO WHERE ENDING/SEPARATION DATE			MILITARY: IS DUTY STATION WHERE	TRANSFER EXP		G NEXT YEAR? ING/SEPARATION		

REFERENCE		REFERENCE		
NAME AND ADDRESS OF NEAREST RELATIV	E NOT LIVING WITH YOU	NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		
RELATIONSHIP	HOME PHONE	RELATIONSHIP	HOME PHONE	

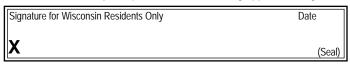
STATE LAW NOTICE(S)

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.

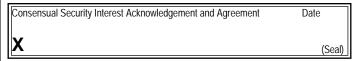
Notice to Wisconsin Residents: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or 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.

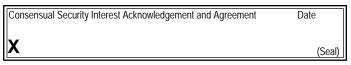


CREDIT CARD CONSENSUAL SECURITY INTEREST

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.





SIGNATURES

By signing or otherwise authenticating below:

CREDIT UNION USE ONLY

- 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 and for other accounts, products, or services we may offer you or for which you may qualify. 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)

DATE	APPROVED		CREDIT CARD LIMIT	NUMBER OF CARDS	CREDIT CARD NUMBER	
	DECLINED (Adverse Action Notice Sent)	DEBT RATIO/SCORE	: BEFORE	AFTER		
LOAN OFFICER	COMMENTS:					
Credit Committee or Loan Officer Signatures Date			Credit Committee or Loan	Officer Signatures	Date	
X		(Seal)	X		(Seal)	

You now have the opportunity to apply for Credit Insurance on your credit card. For coverage in the event of death or disability, complete the Application and Schedule of Credit Insurance. To apply for Credit Insurance: 1) Complete Section A. 2) Read over Section B and indicate which borrower(s) you would like protected. 3) Read over Section C and sign. MONTHLY PREMIUM CREDIT INSURANCE Home Office: 2000 Heritage Way • Waverly, IA 50677 **CUNA MUTUAL GROUP** Administrative Office: 5910 Mineral Point Road • Madison, WI 53705 **APPLICATION AND CERTIFICATE (PART A)** CMFG Life Insurance Company Phone: 800.356,2644 **Credit Card** SCHEDULE OF CREDIT INSURANCE Credit Union / Primary Beneficiary Group Policy Contract No. Access Credit Union 012-2767-5 Borrower 1 Name and Address Email Address Birth Date Borrower 2 Name and Address **Email Address** Birth Date Account No. Secondary Beneficiary Pending Credit Card Approval Rate(s) per \$1000 of Your monthly Loan balance Single Life \$0.60 Joint Life \$0.97 Single Disability Joint Disability \$3.87 Insurance Applied For Applicable Maximums Life Insurance Life Disability Who do You want covered by life insurance? Check only one: Only borrower 1 (single) Both borrowers (joint) Maximum Monthly Disability Benefit 750 N/A N/A Only borrower 2 (single) Neither borrower Total Benefit Maximum \$40,000 \$40,000 Disability Insurance Maximum Issue Age 70 70 Who do You want covered by disability insurance? Check only one: Termination Age 70 70 Only borrower 1 (single) Both borrowers (joint) N/A Only borrower 2 (single) Neither borrower Waiting Period Benefits Begin 14 days Non-Retroactive CI-MP-SCH-OECE-S2 ELIGIBILITY REQUIREMENTS: You are eligible for this insurance if You have not attained the Maximum Issue Age provided in the Schedule as of the date You sign this application and You satisfactorily answer any applicable question(s). Additionally, You are eligible for this insurance only if You are a natural person that is liable for the Loan as a borrower. A guarantor or co-signor on the Loan or a business entity or association is not eligible for this insurance. Please follow the directions provided for the Question(s) and check the appropriate box(es): Actively at Work Question - Only answer this Question it: You are applying for disability insurance. Are You actively at work, for wages or profit, for 25 hours or more per week on the date You sign this Borrower 1 Borrower 2 application? ☐ Yes ☐ No ☐ Yes ☐ No You will be considered to have met this requirement if You are absent from work due to temporary layoff, strike or vacation but will soon return to work. If You answered "No" to the Actively at Work Question, You are not eligible for disability insurance. **NOTICES TO BORROWER:** • Credit insurance is voluntary and not required to obtain Your Loan. You may purchase insurance from any insurer You choose. If You have other insurance, You may not want or need this coverage. · You can cancel this insurance at any time for any reason by written request, and if You cancel within 30 days after You receive both Part A and

Part B of the certificate, You will receive a full return of insurance charges paid.

- This insurance contains certain terms and exclusions, including a Pre-Existing Condition exclusion, as explained in both Part A and Part B of the certificate.
- The coverage and benefits available under this insurance are limited by the Applicable Maximums as shown in the Schedule and explained in both Part A and Part B of the certificate, so this insurance may not provide enough benefits to cover the amount You owe.

Receipt of a terminal illness or accidental dismemberment benefit may be taxable. Assistance should be sought from a personal tax advisor.

• In addition to the terms and conditions provided on this application, this insurance is subject to the terms and conditions contained within the group policy, which are explained in both Part A and Part B of the certificate.

There is a charge for this insurance. The rate You are charged for this insurance is subject to change. You are responsible for paying the insurance charge no later than when Your Loan payment is due. If the insurance charge is added to Your Loan balance, it will be subject to finance charges at the interest rate applicable to Your Loan.

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit, or knowingly presents false information in an application for insurance may be guilty of a crime and subject to fines and confinement in prison, and denial of insurance benefits, depending on state law.

If You are electing insurance, Your signature means: You agree to pay and You authorize the Credit Union to remit the insurance charge to Us; You have read and understand the notices provided above; all of the information provided in the application is true and correct to the best of Your knowledge and belief; You meet the eligibility requirements shown above; and You acknowledge that You will receive Part B of the certificate and a signed copy of this application if the application is approved.

Be sure that the insurance applied for on below means that You recognize that You	the Schedule reflects the cove will have no credit insurance	erage You want before You sign. If You ha for this Loan/Advance.	ave not elected coverage, signing
Borrower 1 Signature	Date	Borrower 2 Signature	Date
CI-MP-BAPP-OECE-S4 IL			IXXG0



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APPLICATION AND SOLICITATION DISCLOSURE



Interest Rates and Interest Charges				
Annual Percentage Rate (APR) for Purchases	Visa Platinum , , Or , based on your creditworthiness. Secured Visa Platinum			
APR for Balance Transfers	Visa Platinum , , or , based on your creditworthiness. Secured Visa Platinum			
APR for Cash Advances	Visa Platinum , , or , based on your creditworthiness. Secured Visa Platinum			
Penalty APR and When it Applies How to Avoid Paying Interest on Purchases	Visa Platinum Secured Visa Platinum 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.			
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				
Set-up and Maintenance Fees - Account Set-up Fee - Additional Card Fee - Application Fee	None None None			
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	None None None None			
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$35.00 Up to \$35.00			

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:

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

For California Borrowers, the Visa Platinum and Secured Visa Platinum 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.

Other Fees & Disclosures:

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged \$35.00 or the amount of the required minimum payment, whichever is less.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or in any of the six billing cycles following the initial violation, you will be charged \$35.00 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. In the event a convenience check is returned in the same or in any of the six billing cycles following the initial violation, you will be charged \$35.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:

\$10.00.

Document Copy Fee:

\$5.00.

Emergency Card Replacement Fee:

\$45.00.

Pay-by-Phone Fee:

\$5.00.

Rush Fee:

\$10.00.

Statement Copy Fee:

\$5.00.

Account Research Fee:

\$20.00 per hour, minimum of \$20.00.