



PO Box 817
 Houghton Lake, MI 48629
 989-910-5135
 800-732-6005
 Fax: 989-910-5128
 www.ncacu.org

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 (800) 732-6005 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-Applicant 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 Signature X _____ Date _____ (Seal)	Co-Applicant Signature X _____ Date _____ (Seal)
--	---

Credit Limit Requested \$ _____ If Authorized User, Name: _____

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	ACCOUNT NUMBER
SOCIAL SECURITY NUMBER/INDIVIDUAL TAX ID NUMBER	SOCIAL SECURITY NUMBER/INDIVIDUAL TAX ID NUMBER
BIRTH DATE	BIRTH DATE
EMAIL ADDRESS	EMAIL ADDRESS
HOME PHONE	HOME PHONE
CELL PHONE	CELL PHONE
BUSINESS PHONE/EXT.	BUSINESS PHONE/EXT.
DRIVER'S LICENSE NUMBER/STATE	DRIVER'S LICENSE NUMBER/STATE
AGES OF DEPENDENTS	AGES OF DEPENDENTS
PRESENT ADDRESS (Street - City - State - Zip)	PRESENT ADDRESS (Street - City - State - Zip)
<input type="checkbox"/> OWN <input type="checkbox"/> RENT	<input type="checkbox"/> OWN <input type="checkbox"/> RENT
LENGTH AT RESIDENCE	LENGTH AT RESIDENCE
PREVIOUS ADDRESS (Street - City - State - Zip)	PREVIOUS ADDRESS (Street - City - State - Zip)
<input type="checkbox"/> OWN <input type="checkbox"/> RENT	<input type="checkbox"/> OWN <input type="checkbox"/> RENT
LENGTH AT RESIDENCE	LENGTH AT RESIDENCE
MORTGAGE/RENT OWED TO	MORTGAGE/RENT OWED TO
MORTGAGE BALANCE \$	MORTGAGE BALANCE \$
MONTHLY PAYMENT \$	MONTHLY PAYMENT \$
INTEREST RATE %	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	EMPLOYMENT/INCOME
EMPLOYMENT STATUS <input type="checkbox"/> FULL TIME <input type="checkbox"/> PART TIME HOURS PER WEEK _____	EMPLOYMENT STATUS <input type="checkbox"/> FULL TIME <input type="checkbox"/> PART TIME HOURS PER WEEK _____
START DATE _____	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 PER \$ _____	EMPLOYMENT INCOME PER \$ _____
OTHER INCOME PER \$ _____	OTHER INCOME PER \$ _____
TITLE/GRADE _____	TITLE/GRADE _____
SOURCE _____	SOURCE _____
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN TWO YEARS _____	PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN TWO YEARS _____
STARTING DATE _____	STARTING DATE _____
ENDING DATE _____	ENDING DATE _____

MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? YES NO
 WHERE _____ ENDING/SEPARATION DATE _____

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

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

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.

Consensual Security Interest Acknowledgement and Agreement X	Date (Seal)
--	----------------

Consensual Security Interest Acknowledgement and Agreement X	Date (Seal)
--	----------------

SIGNATURES

By signing or otherwise authenticating below:

- 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.
- 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 X	Date (Seal)
-----------------------------------	----------------

Other Signature X	Date (Seal)
-----------------------------	----------------

CREDIT UNION USE ONLY

DATE	<input type="checkbox"/> APPROVED	CREDIT CARD LIMIT	NUMBER OF CARDS	CREDIT CARD NUMBER
	<input type="checkbox"/> DECLINED <small>(Adverse Action Notice Sent)</small>	DEBT RATIO/SCORE: BEFORE	AFTER	

LOAN OFFICER COMMENTS:

Credit Committee or Loan Officer Signatures X	Date (Seal)
---	----------------

Credit Committee or Loan Officer Signatures X	Date (Seal)
---	----------------



PO Box 817
 Houghton Lake, MI 48629
 989-910-5135
 800-732-6005
 Fax: 989-910-5128
 www.ncacu.org

APPLICATION AND
 SOLICITATION
 DISCLOSURE



VISA CLASSIC/ VISA GOLD/
 VISA CASHBACK REWARDS

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Classic 12.90% Visa Gold 10.90% Visa CashBack Rewards 19.99%
APR for Balance Transfers	Visa Classic 12.90% Visa Gold 10.90% Visa CashBack Rewards 19.99%
APR for Cash Advances	Visa Classic 12.90% Visa Gold 10.90% Visa CashBack Rewards 19.99%
How to Avoid Paying Interest on Purchases	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	
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None None 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$20.00 Up to \$25.00

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: April 15, 2022
 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, Visa Gold and Visa CashBack Rewards 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: \$20.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.

Returned Payment Fee: \$25.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee: \$5.00.

Statement Copy Fee: \$5.00.

Detach and Retain Disclosure for Your Records