



**TEXAS TECH FEDERAL CREDIT UNION**  
 Box 41072  
 Lubbock, TX 79409-1072  
 (806) 742-3606 • (877) 546-1818  
 Fax: (806) 742-3699  
 www.texastechfcu.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 toll-free at (877) 546-1818.**



**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:** \$ \_\_\_\_\_

| <b>Applicant</b>   |  |  | <b>Other:</b> <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   | BIRTH DATE   |  | HOME PHONE   |
| ( ) ( ) ( )  |  |  | ( ) ( ) ( )  |  |  |
| BUSINESS PHONE/ EXT.   |  | BUSINESS PHONE/ EXT.                                       |  |  |  |
| PRESENT ADDRESS (Street - City - State - Zip)  |  | <input type="checkbox"/> OWN <input type="checkbox"/> RENT | PRESENT ADDRESS (Street - City - State - Zip)  |  | <input type="checkbox"/> OWN <input type="checkbox"/> RENT |
| .....  |  | YEARS AT THIS ADDRESS                                      | .....  |  | YEARS AT THIS ADDRESS                                      |
| MORTGAGE/RENT OWED TO:   |  |  | MORTGAGE/RENT OWED TO:   |  |  |
| MORTGAGE BALANCE   |  | MONTHLY PAYMENT  | MORTGAGE BALANCE   |  | MONTHLY PAYMENT  |
| \$ _____   |  | \$ _____   | \$ _____   |  | \$ _____   |
| INTEREST RATE %  |  |  | INTEREST RATE %  |  |  |
| COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:  |  |  | 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) |  |  | <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed) |  |  |
| <b>Employment/Income</b>   |  | START DATE   | <b>Employment/Income</b>   |  | 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.      |  |  |  |  |  |
| 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 766.59, 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.

**X** \_\_\_\_\_  
 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 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.

**X** \_\_\_\_\_ (SEAL)  
 APPLICANT'S SIGNATURE DATE

**X** \_\_\_\_\_ (SEAL)  
 OTHER SIGNATURE DATE



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**VISA GOLD AND VISA CLASSIC**  
 Application and Solicitation Disclosure

| <b>Interest Rates and Interest Charges</b>  |  |
|---|--|
| <b>Annual Percentage Rate (APR) for Purchases</b>   | <b>Visa Gold</b><br><b>9.90%</b><br><br><b>Visa Classic</b><br><b>11.90%</b>   |
| <b>APR for Cash Advances</b>  | <b>Visa Gold</b><br><b>9.90%</b><br><br><b>Visa Classic</b><br><b>11.90%</b>   |
| <b>APR for Balance Transfers</b>  | <b>Visa Gold</b><br><b>9.90%</b><br><br><b>Visa Classic</b><br><b>11.90%</b>   |
| <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 do not charge you interest on purchases if you pay your entire balance by the due date each month.   |
| <b>For Credit Card Tips from the Federal Reserve Board</b>  | 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> . |
| <b>Fees</b>   |  |
| <b>Annual Fee</b><br>- Annual Fee - Visa Gold<br>- Annual Fee - Visa Classic                                      | <b>None</b><br><b>None</b>   |
| <b>Transaction Fees</b><br>- Balance Transfer Fee<br>- Foreign Transaction Fee<br>- Transaction Fee for Purchases | <b>None</b><br><b>1.00%</b> of each transaction in U.S. dollars<br><b>None</b>   |
| <b>Penalty Fees</b><br>- Late Payment Fee<br>- Returned Payment Fee   | Up to <b>\$20.00</b><br>Up to <b>\$15.00</b>   |

10/2008 and 10/2009 Disclosure for Visa 10000100

SEE BACK OF PAGE for more important information about your account.

**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 **August 1, 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     | <b>\$20.00</b> or the amount of the required minimum payment, whichever is less, if you are ten (10) or more days late in making a payment. |
| Returned Payment Fee | <b>\$15.00</b> or the amount of the required minimum payment, whichever is less.  |
| Card Replacement Fee | <b>\$5.00</b>   |
| Pay-by-Phone Fee     | <b>\$5.00</b>   |