

R-G Federal Credit Union

421 Remington Plaza Court Raymore, MO 64083 (816) 783-5900 • www.rgfcu.com

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. 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 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) your spouse will use the account, or 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. **Account/Loan:** ☐ Individual ☐ Joint 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 Date Co-Applicant Signature Date X (Seal) (Seal) Amount Requested \$ □ Credit Limit Requested \$ Purpose/Collateral: If Authorized User, Name: OTHER CO-APPLICANT SPOUSE GUARANTOR **APPLICANT** OTHER NAME (Last - First - Initial) NAME (Last - First - Initial) ACCOUNT NUMBER SOCIAL SECURITY NUMBER/INDIVIDUAL TAX ID NUMBER ACCOUNT NUMBER SOCIAL SECURITY NUMBER/INDIVIDUAL TAX ID NUMBER BIRTH DATE BIRTH DATE EMAIL ADDRESS 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) PRESENT ADDRESS (Street - City - State - Zip) RENT RENT ☐ own □ own LENGTH AT RESIDENCE LENGTH AT RESIDENCE PREVIOUS ADDRESS (Street - City - State - Zip) RENT PREVIOUS ADDRESS (Street - City - State - Zip) RENT OWN OWN LENGTH AT RESIDENCE LENGTH AT RESIDENCE MORTGAGE/RENT OWED TO MORTGAGE/RENT OWED TO MORTGAGE BALANCE MONTHLY PAYMENT INTEREST RATE MORTGAGE BALANCE MONTHLY PAYMENT INTEREST RATE COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE PROPERTY STATE: MARRIED SEPARATED SEPARATED UNMARRIED (Single - Divorced - Widowed) UNMARRIED (Single - Divorced - Widowed) EMPLOYMENT/INCOME EMPLOYMENT/INCOME EMPLOYMENT STATUS | FULL TIME | PART TIME HOURS PER WEEK EMPLOYMENT STATUS ☐ FULL TIME 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 PER EMPLOYMENT INCOME PER OTHER INCOME PER OTHER INCOME 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 ENDING DATE STARTING DATE ENDING DATE MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? YES NO MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? YES NO WHERE **ENDING/SEPARATION DATE** WHERE **ENDING/SEPARATION DATE**

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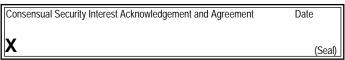
Lender Name:

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	Date
X	(Seal)



SIGNATURES

By signing or otherwise authenticating below:

DECLINED

(Adverse Action Notice Sent)

- 1. You promise that everything you have stated in this application is correct to the best of your knowledge, and that the above information is a complete listing of what you owe. 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. If you are applying for a credit card, 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			Other Signature		Date		
X			(Seal)	X			(Seal)
CREDI	T UNION USE ONLY						
DATE	APPROVED	APPROVED LIMITS:	SIGNATURE	LINE OF CREDIT	CREDIT CARD	OTHER	

AFTER

LOAN OFFICER COMMENTS:		
Credit Committee or Loan Officer Signatures	Date	Credit (
X	(Seal)	X

DEBT RATIO/SCORE: BEFORE

Credit Committee or Loan Officer Signatures	Date
X	(Seal)