

Credit Limit Requested \$ _____ Member No _____

APPLICATION FOR CREDIT CARD

 NOTICE: The information below and on the reverse will be used to evaluate your credit request. If this will be a joint account the co-applicant must sign where indicated. Married persons may apply for an individual account. This account will be: SECURED UNSECURED

 INDIVIDUAL ACCOUNT JOINT ACCOUNT CO-APPLICANT INDIVIDUAL ACCOUNT WITH AUTHORIZED USER

Applicant (Member)	Full Name		Social Security No.	Date of Birth	Mobile Phone	
	Street Address City/State Zip		Years There	<input type="checkbox"/> Own \$ <input type="checkbox"/> Rent \$	Home Phone	
	Previous Address - If less than two years at present address		Years There	<input type="checkbox"/> Own \$ <input type="checkbox"/> Rent \$	Driver's License No.	
	Mailing Address - If different from above			E-mail Address		
	Present Employer		Position	Starting Date	Business Phone	
	Previous Employer Address		Position	Starting Date	Date of Separation	
	Name and Address of Nearest Relative Not Living With You		Gross Monthly Income \$	For Security Purposes - What Is Your Mother's Maiden Name?		
	(To be completed if you reside in a community property state - AK, AZ, CA, ID, LA, NM, NV, PR, TX, WA, WI - or if you are applying for joint credit) <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)					
	Income from Alimony, Child Support or Separate Maintenance income, need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.					
	Other Income		Source		Monthly Income \$	
Complete this section if this will be a joint account, authorized user account, or if you are relying on income of another person in order to repay the credit.						
Spouse/Joint Applicant	Full Name		Social Security No.	Date of Birth	Mobile Phone	
	Street Address City/State Zip		Years There	<input type="checkbox"/> Own \$ <input type="checkbox"/> Rent \$	Home Phone	
	Previous Address - If less than two years at present address		Years There	<input type="checkbox"/> Own \$ <input type="checkbox"/> Rent \$	Driver's License No.	
	Mailing Address - If different from above			E-mail Address		
	Present Employer		Position	Starting Date	Business Phone	
	Previous Employer Address		Position	Starting Date	Date of Separation	
	Name and Address of Nearest Relative Not Living With You		Gross Monthly Income \$	For Security Purposes - What Is Your Mother's Maiden Name?		
	(To be completed if you reside in a community property state - AK, AZ, CA, ID, LA, NM, NV, PR, TX, WA, WI - or if you are applying for joint credit) <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)					
	Income from Alimony, Child Support or Separate Maintenance income, need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.					
	Other Income		Source		Monthly Income \$	

Other Information About You	If You Answer "Yes" To Any Question Other #1, Explain On An Attached Sheet	Applicant		Other	
		YES	NO	YES	NO
1. Are You A U.S. Citizen Or Permanent Resident Alien?					
2. Do You Currently Have Any Outstanding Judgments Or Have You Ever Filed For Bankruptcy, Had A Debt Adjustment Plan Confirmed Under Chapter 13, Had Property Foreclosed Upon Or Repossessed In The Last 7 Years, Or Been A Party In A Lawsuit?					
3. Are You A Co-Maker, Co-Signer Or Guarantor On Any Loan Not Listed Above? For Whom (Names Of Others Obligated On Loan): To Whom (Names Of Creditor):					

INTEREST RATES AND INTEREST CHARGES

ANNUAL PERCENTAGE RATE for Purchases	VISA Classic 8.90% - 18.00%** VISA Secured 6.50%
ANNUAL PERCENTAGE RATE for Balance Transfers	VISA Classic 2.90% Promotional APR for 12 months. After that, your APR will be between 8.90% - 18.00%** VISA Secured 2.90% Promotional APR for 12 months. After that, your APR will be 6.50%
ANNUAL PERCENTAGE RATE for Cash Advances	VISA Classic 8.90% - 18.00%** VISA Secured 6.50%
How To Avoid Paying Interest on Payments	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$.50
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: www.consumerfinance.gov/learnmore .
FEES	
Set-up And Maintenance Fees Annual Fee	None
Transaction Fees Balance Transfer Fee Foreign Transaction Fee	None None
Penalty Fees Late Payment Returned Payment	Up to \$25.00 Up to \$30.00

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.

****ANNUAL PERCENTAGE RATE** is based on individual Credit History. The information about the costs of the card as described in the application is accurate as of May, 2014. The information may have changed after that date. For changes since printed call or write to us at the number or location shown on the reverse.

THIS SECTION FOR SECURED CARDS ONLY

READ THESE STATEMENTS BEFORE YOU SIGN

AS A CONDITION FOR THE APPROVAL OF (A SECURED) CREDIT CARD ACCOUNT, YOU GIVE US A SPECIFIC PLEDGE OF YOUR CREDIT UNION SHARE ACCOUNT AS SHOWN BELOW AS SECURITY FOR THE ACCOUNT. YOU ARE NOT GIVING US A SECURITY INTEREST IN ANY DEPOSIT ACCOUNT THAT WOULD HAVE ADVERSE TAX CONSEQUENCES IF PLEDGED AS SECURITY. YOU UNDERSTAND THAT YOU WILL NOT HAVE ACCESS TO PLEDGED AMOUNTS FOR AS LONG AS YOUR CREDIT ACCOUNT IS OPEN.

Share Account No. _____ Amount Pledged \$ _____

X

SIGNATURE OF APPLICANT

DATE

X

SIGNATURE OF CO-APPLICANT

DATE

The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy 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.

All information that you have stated in this Application for Credit Card is correct to the best of your knowledge. FedEx Employees Credit Association is authorized to check your credit, employment history, obtain a credit report and to answer questions about your credit experience with us. You authorize us to disclose information regarding your account as permitted and/or required by law or to effect, administer or enforce a transaction. You agree that once this Application for Credit Card is submitted, it will become the property of FedEx Employees Credit Association whether or not the loan is approved. You understand that it is a federal crime, punishable by fine or imprisonment, or both, to knowingly make false statements concerning any of the above facts as stated under the provisions of the United States Criminal Code. You shall be liable and agree to pay issuer for Card Purchases made by, or for Loans extended to, you or anyone else using such card unless the use of such card is by a person other than you (a) who does not have actual, implied or apparent authority for such use; and (b) from which you received no benefit. Additionally, you shall be jointly and severally liable and agree to pay for all Credit Purchases and Loans obtained through the use of any other Card bearing your account number that has been issued to another person by reason of such person being a member of your family, or otherwise issued upon Cardholder's request (all such Cards bearing the same credit card account number.) You acknowledge and agree that the VISA Department may terminate the agreement under the following conditions: 1. Under adverse re-evaluation of your credit worthiness; 2. Upon your failure to satisfy the terms of the agreement; 3. At your option or FedEx Employees Credit Association option if it has good cause. If line of credit is to be terminated by FedEx Employees Credit Association, you shall receive written notice of such termination. However, you understand and acknowledge that such termination shall not affect your obligation to pay any outstanding balance.

AUTHORIZED USERS: State the name and relationship to you of every person who will be authorized to use your card account. These individuals are authorized to make charges on your account but are not liable for payment.

Authorized User S.S.# _____

Relationship: _____

Date of Birth: _____

Phone Number: _____

ADDITIONAL CARD FOR AUTHORIZED USER

X _____
AUTHORIZED USER NAME TO APPEAR ON THE CARD

X _____
AUTHORIZED USER SIGNATURE

Consensual Security Interest: To secure repayment of amounts you owe on your account, you give the credit union a consensual security interest in all other shares you have in any individual or joint accounts you have with the credit union, now and in the future (other than those accounts that would have an adverse tax consequence if pledged as collateral). These other shares may be withdrawn unless you are default under the credit card agreement. You authorized the Credit Union to apply the balance in your individual or joint share accounts to pay any amount due on your account if you should default.

By signing the Application for Credit Card, you realize that you are bound by the terms and conditions as set forth in FedEx Employees Credit Association terms and conditions in effect, which will be furnished to you with your card.

X _____
SIGNATURE OF APPLICANT DATE

X _____
SIGNATURE OF CO-APPLICANT DATE

For FedEx Employees Credit Association Use Only

APPROVED NO. OF CARDS _____ CREDIT LIMIT \$ _____ CREDIT CARD NUMBER _____

DECLINED CREDIT COMMITTEE OR LOAN OFFICER SIGNATURE X _____