



Western New York
FEDERAL CREDIT UNION

1937 Union Road
West Seneca, NY 14224
Phone: 716-771-5000
Fax: 716-675-9644
www.wnyfcu.com

CREDIT CARD APPLICATION

Member Number

Date

APPLICANT INFORMATION

Married Applicants may apply for an individual loan/separate account. Check one of the boxes below.

- Individual credit** – If you are applying for individual credit, complete the Applicant section.
- Joint credit** – If you are applying for joint credit with your spouse or another person, complete the Applicant section and the Spouse/Co-Applicant/Co-Signer section.

You must initial here if you intend to apply for Joint Credit: Applicant: **X** Co-Applicant: **X**

Spouse Information. You must also complete the Spouse section if any of the following apply: (1) your spouse will use your account; (2) you are relying on your spouse's income as a source of repayment; (3) you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI or Puerto Rico).

CREDIT REQUESTED

Credit Limit Requested: \$ _____ No. of Cards: _____

Authorized User (if any):
Name _____

BALANCE TRANSFER REQUEST

You would like to transfer the balance from the following accounts to your credit card account. The transfer amount requested is based upon your approved credit terms up to your approved credit limit. If approved, you authorize the Credit Union to make payment to these creditors. Please complete the necessary information requested below:

Credit Card Company _____ Payment Address _____ Account No _____ \$ _____
Balance

Credit Card Company _____ Payment Address _____ Account No _____ \$ _____
Balance

Continue to make your payments on your accounts above until the payment for the transferred amount appears on your statement. Balance Transfers and balance payoffs will not result in closure of your other credit cards and loans. You must notify the institution directly to request account closure.

OPTIONAL PAYMENT PROTECTION

If you answer "yes" the Credit Union will disclose the cost of optional payment protection to you. A separate election that discloses the terms and conditions must be signed for protection to become effective. **Are you interested in having this loan protected?** Yes No

APPLICANT

Complete only if: (a) credit will be secured by collateral; or (b) you live in a community property state:

- MARRIED SEPARATED UNMARRIED (Single, Divorced, Widowed)

APPLICANT NAME

SOCIAL SECURITY NO. DRIVER'S LICENSE NO. & STATE BIRTH DATE

HOME PHONE NO. CELL PHONE DO YOU:
 OWN RENT

E-MAIL ADDRESS

CURRENT STREET ADDRESS APT. NO. SINCE

CITY/STATE/ZIP

FORMER STREET ADDRESS (if current less than 2 years) YEARS THERE

CITY/STATE/ZIP

PERSONAL REFERENCE 1 (Name and Address) RELATIONSHIP
PHONE NO.

PERSONAL REFERENCE 2 (Name and Address) RELATIONSHIP
PHONE NO.

SPOUSE CO-APPLICANT CO-SIGNER

Complete only if: (a) credit will be secured by collateral; or (b) you live in a community property state:

- MARRIED SEPARATED UNMARRIED (Single, Divorced, Widowed)

SPOUSE/CO-APPLICANT NAME

SOCIAL SECURITY NO. DRIVER'S LICENSE NO. & STATE BIRTH DATE

HOME PHONE NO. CELL PHONE DO YOU:
 OWN RENT

E-MAIL ADDRESS

CURRENT STREET ADDRESS APT. NO. SINCE

CITY/STATE/ZIP

FORMER STREET ADDRESS (if current less than 2 years) YEARS THERE

CITY/STATE/ZIP

PERSONAL REFERENCE 1 (Name and Address) RELATIONSHIP
PHONE NO.

PERSONAL REFERENCE 2 (Name and Address) RELATIONSHIP
PHONE NO.

EMPLOYMENT & INCOME If you are self-employed, please provide two years of complete tax returns.

CURRENT EMPLOYER HIRE DATE PART TIME
 FULL TIME

EMPLOYER ADDRESS

WORK PHONE NO. POSITION MONTHLY GROSS INCOME
\$

FORMER EMPLOYER (if current less than 2 years) START DATE END DATE

MILITARY - IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? YES NO

WHERE:
ENDING/SEPARATION DATE:

CURRENT EMPLOYER HIRE DATE PART TIME
 FULL TIME

EMPLOYER ADDRESS

WORK PHONE NO. POSITION MONTHLY GROSS INCOME
\$

FORMER EMPLOYER (if current less than 2 years) START DATE END DATE

MILITARY - IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? YES NO

WHERE:
ENDING/SEPARATION DATE:

OTHER INCOME You need not list income from alimony, child support or separate maintenance unless you wish it considered for purposes of granting this credit.

SOURCE OF OTHER INCOME FREQUENCY MONTHLY INCOME
\$

SOURCE OF OTHER INCOME FREQUENCY MONTHLY INCOME
\$

DEBT INFORMATION List all open accounts with or without a balance. Attach separate sheet(s) if necessary SEE ATTACHED

OWNED BY		Debt Description	Creditor Name Including Loans With This Credit Union	Interest Rate	Present Balance	Monthly Payment
Applicant	Co-Applicant					
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> RENT <input type="checkbox"/> MORTGAGE		%	\$	\$
<input type="checkbox"/>	<input type="checkbox"/>			%	\$	\$
<input type="checkbox"/>	<input type="checkbox"/>			%	\$	\$
<input type="checkbox"/>	<input type="checkbox"/>			%	\$	\$
<input type="checkbox"/>	<input type="checkbox"/>			%	\$	\$
<input type="checkbox"/>	<input type="checkbox"/>			%	\$	\$
<input type="checkbox"/>	<input type="checkbox"/>			%	\$	\$

ASSETS & DEPOSITS List all items you own (Checking, Savings, Money Market, Certificates, Auto, Boat, Stocks, Bonds, Cash, Real Estate, etc.) SEE ATTACHED

OWNED BY		Description	List Location Of Property Or Financial Institution	Current Balance or Market Value	Pledged As Collateral For Another Loan
Applicant	Co-Applicant				
<input type="checkbox"/>	<input type="checkbox"/>			\$	<input type="checkbox"/> YES <input type="checkbox"/> NO
<input type="checkbox"/>	<input type="checkbox"/>			\$	<input type="checkbox"/> YES <input type="checkbox"/> NO
<input type="checkbox"/>	<input type="checkbox"/>			\$	<input type="checkbox"/> YES <input type="checkbox"/> NO
<input type="checkbox"/>	<input type="checkbox"/>			\$	<input type="checkbox"/> YES <input type="checkbox"/> NO
<input type="checkbox"/>	<input type="checkbox"/>			\$	<input type="checkbox"/> YES <input type="checkbox"/> NO

FINANCIAL INFORMATION Please answer the following questions. **Applicant** **Co-Applicant**

	YES	NO	YES	NO
Are you a U.S. citizen or permanent resident alien?				
If a "yes" answer is given to the questions below, explain on a separate sheet.				
1. Have you ever filed for bankruptcy or had a debt adjustment plan confirmed under chapter 13?				
2. Have you had property foreclosed upon or given a deed in lieu of foreclosure in the last 7 years?				
3. Is your income likely to decline in the next two years?				
4. Are you a co-maker, co-signer or guarantor on any loan not listed above?				
If yes, for whom: _____ Name of lender: _____				

SIGNATURES Are you currently on active military duty and/or a military dependent? Yes No

You promise the information stated in this Credit Card Application is true and correct to the best of your knowledge. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, review, increase, extension, or renewal of credit, and in connection with any collection activities involving credit extended to you. You agree this application shall be the Credit Union's property whether or not this application is approved. You will notify the Credit Union immediately of any changes in your name, address, or employment. You understand it is a federal crime to willfully and deliberately provide incomplete or incorrect information to obtain credit and may cause your account to be in default. You understand and agree that if your application is approved, you are contractually liable according to the applicable terms of the Credit Card Account Opening Disclosure and Agreement provided to you in conjunction with your card. You will receive a copy of that Agreement no later than the time you receive your card, or your first credit advance and you promise to pay all amounts charged to your Account according to its terms.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

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.

OH 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.

WI Residents: For any provision of any marital property agreement, court decree under WI ST § 766.70, or statement under WI ST § 766.59 to adversely affect the rights of the Credit Union, the Credit Union must be provided with a copy of the Agreement, decree or statement or have actual knowledge of its terms before any credit is approved or account opened. Sign here if you are NOT applying for this loan account with your spouse. This credit request, if approved, will be incurred in the interest of the marriage or family of the undersigned.

Wisconsin Resident Signature _____ Date _____

CONSENSUAL SECURITY INTEREST: If your Application for a Credit Card is approved, you acknowledge that the granting of a security interest in your share accounts is a condition of the approval of a Credit Card Account. By signing below, you pledge and grant a security interest to the Credit Union in all individual and joint share accounts you have with the Credit Union now and in the future to secure your Account. You authorize the Credit Union to apply the balance in these share account(s) to pay any amounts due under your Agreement if your account is ever in default without further notice to you. You are not giving a security interest in any shares or funds in any IRA, SEP, Keogh, or any other share account which, if pledged, would result in the loss of special tax treatment under the Internal Revenue Code.

OTHER CREDIT PRODUCTS – Would you like the Credit Union to review your credit report related to this Loan Application to determine whether we might be able to offer you other credit products, products with more favorable interest rates, lower payments or other more advantageous terms than credit products you currently have. Yes No

X	X
Applicant _____ Date _____	Spouse/Co-Applicant/Co-Signer _____ Date _____

Credit Union Use Only

Date	Loan Approved <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> If no, Adverse Action Notice sent or delivered on _____	Debt Ratio/Score Before _____ After _____	Number of Cards	Credit Limit \$ _____
Credit Union Signature _____ Date _____		Credit Union Signature _____ Date _____		

X
Comments _____