



P.O. Box 75974  
Seattle, WA 98175-0974  
(206) 440-9000  
(206) 361-5300 FAX

**CREDIT CARD APPLICATION**

Date _____	Account Number _____
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**APPLICANT INFORMATION. Married Applicants may apply for an individual loan/separate account.**

**Type of Credit.** Check the type of credit for which you wish to apply.

- 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 section.

You must initial here if you intend to apply for Joint Credit: **X** \_\_\_\_\_ **X** \_\_\_\_\_

**Spouse Information.** You must also complete the Spouse section if any of the following apply: (1) your spouse will use your account; or (2) you are relying on your spouse's income as a source of repayment.

**Type of Card:**  Platinum Passport  Journey Rewards  Classic Card

**Credit Limit Requested:** \$ \_\_\_\_\_ **No. of Cards:** \_\_\_\_\_ **Authorized User Name:** \_\_\_\_\_

You understand that by using the credit card ("card"), or allowing another to use the card; you agree that such use constitutes your acknowledgment, receipt and agreement to the terms and conditions of the credit card agreement provided to you in connection with the card. Refer to the separate table that includes required credit card disclosures being furnished with this Application. To obtain any change in the required information since it was printed, please call us at (206) 440-9000 or write to us at the address stated on this Application.

**Optional Payment Protection** -- Would you be interested in learning about the credit union's payment protection plans for involuntary unemployment, disability or accidental death?  Yes  No

**APPLICANT**

**Complete only if: (1) your spouse will use your account; or (2) you are relying on your spouse's income as a source of repayment.**

MARRIED  SEPARATED  UNMARRIED (Single, Divorced, Widowed)  Domestic Partner

APPLICANT NAME \_\_\_\_\_

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

HOME PHONE NO. \_\_\_\_\_ CELL PHONE \_\_\_\_\_ MOTHER'S MAIDEN NAME \_\_\_\_\_

E-MAIL ADDRESS \_\_\_\_\_

CURRENT STREET ADDRESS (Street/City/State/Zip) \_\_\_\_\_ SINCE \_\_\_\_\_

DO YOU:  OWN  RENT

PAYMENT AMOUNT: \$ \_\_\_\_\_

PERSONAL REFERENCE (Name and Address) \_\_\_\_\_ RELATIONSHIP \_\_\_\_\_

PHONE NO. \_\_\_\_\_

**SPOUSE\***  **CO-APPLICANT**

**\*Complete only if: (1) your spouse will use your account; or (2) you are relying on your spouse's income as a source of repayment.**

MARRIED  SEPARATED  UNMARRIED (Single, Divorced, Widowed)  Domestic Partner

SPOUSE/CO-APPLICANT NAME \_\_\_\_\_

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

HOME PHONE NO. \_\_\_\_\_ CELL PHONE \_\_\_\_\_ MOTHER'S MAIDEN NAME \_\_\_\_\_

E-MAIL ADDRESS \_\_\_\_\_

CURRENT STREET ADDRESS (Street/City/State/Zip) \_\_\_\_\_ SINCE \_\_\_\_\_

DO YOU:  OWN  RENT

PAYMENT AMOUNT: \$ \_\_\_\_\_

PERSONAL REFERENCE (Name and Address) \_\_\_\_\_ RELATIONSHIP \_\_\_\_\_

PHONE NO. \_\_\_\_\_

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

EMPLOYER (Name and Address) _____	HIRE DATE _____	EMPLOYER (Name and Address) _____	HIRE DATE _____
	WORK PHONE NO. _____		WORK PHONE NO. _____

MONTHLY GROSS INCOME \$ _____	OTHER MONTHLY INCOME \$ _____	SOURCE _____	MONTHLY GROSS INCOME \$ _____	OTHER MONTHLY INCOME \$ _____	SOURCE _____
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**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.

OTHER MONTHLY INCOME \$ _____	FREQUENCY _____	SOURCE OF OTHER INCOME _____	OTHER MONTHLY INCOME \$ _____	FREQUENCY _____	SOURCE OF OTHER INCOME _____
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**SIGNATURES**

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

**AUTHORIZATION TO ACCESS CREDIT REPORT** -- Would you like Verity Credit Union to review your credit report related to this Loan Application to determine whether they 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

**CONSENSUAL SECURITY INTEREST (Right of Offset):** 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. You authorize the Credit Union to apply the balance in these share account(s) to pay any amounts due under your Credit Card Agreement and Disclosure 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.

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.

(Initials) **X** \_\_\_\_\_ Date \_\_\_\_\_  
Applicant

(Initials) **X** \_\_\_\_\_ Date \_\_\_\_\_  
Spouse/Co-Applicant

You understand and agree that if your Credit Card Application is approved, you are contractually obligated by the terms and conditions of the Credit Card Agreement provided to you in conjunction with your card. You promise that 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 when updating its records in connection with this request and any review, increase, extension or renewal of credit, and in connection with any collection activities involving credit extended to you. The Credit Union may also obtain credit reports to update, increase, extend, renew or collection of the credit received by you. False or misleading statements in your application may cause any loan to be in default. You agree that this application shall be the Credit Union's property whether or not this application is approved. You will notify the Credit Union in writing immediately of any changes in your name, address or employment. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information to obtain credit. If you request, you will be provided the name and address of any credit bureau from which we received a credit report.

**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.

(Signature) **X** \_\_\_\_\_ Date \_\_\_\_\_  
Applicant

(Signature) **X** \_\_\_\_\_ Date \_\_\_\_\_  
Spouse/Co-Applicant

## CREDIT CARD SOLICITATION DISCLOSURE

THE FOLLOWING IS YOUR REQUIRED DISCLOSURE INFORMATION - The information provided in this disclosure is accurate as of March 1, 2018. The information may have changed after that date. To find out what may have changed contact us at the address shown in this application. Before we approve you for a credit card, we will review your credit report, and the information you provide with your application to confirm that you meet the criteria for this offer. The full terms and conditions will be outlined in the Credit Card Agreement and Disclosure which will be sent to you with the new card(s).

### INTEREST RATES AND INTEREST CHARGES

	Classic Card	Platinum Passport Card	Journey Rewards Card
<b>ANNUAL PERCENTAGE RATE (APR) for Purchases</b>	<b>2.99%</b> Introductory APR for the first twelve billing cycles after the account is opened. <b>8.24% to 18.24%</b> , after the introductory period, based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.	<b>2.99%</b> Introductory APR for the first twelve billing cycles after the account is opened. <b>9.99% to 19.99%</b> , after the introductory period, based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.	<b>2.99%</b> Introductory APR for the first twelve billing cycles after the account is opened. <b>10.74% to 20.74%</b> , after the introductory period, based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>2.99%</b> Introductory APR for the first twelve billing cycles after the account is opened. <b>8.24% to 18.24%</b> , after the introductory period, based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.	<b>2.99%</b> Introductory APR for the first twelve billing cycles after the account is opened. <b>9.99% to 19.99%</b> , after the introductory period, based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.	<b>2.99%</b> Introductory APR for the first twelve billing cycles after the account is opened. <b>10.74% to 20.74%</b> , after the introductory period, based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>2.99%</b> Introductory APR for the first twelve billing cycles after the account is opened. <b>8.24% to 18.24%</b> , after the introductory period, based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.	<b>2.99%</b> Introductory APR for the first twelve billing cycles after the account is opened. <b>9.99% to 19.99%</b> , after the introductory period, based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.	<b>2.99%</b> Introductory APR for the first twelve billing cycles after the account is opened. <b>10.74% to 20.74%</b> , after the introductory period, based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
<b>How to Avoid Paying Interest</b>	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. The Interest Charge on cash advances begins from the date you obtained the cash advance. The Interest Charge on balance transfers begins from the date the transaction is posted to your account.		
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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: <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>		

### FEES

<b>Annual Fees</b>	<b>None</b> for Classic Card <b>\$15.00</b> for Platinum Passport Card <b>None</b> for Journey Rewards Card
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer Fee</li> <li>• Cash Advance Fee</li> <li>• Foreign Transaction Fee</li> </ul>	<b>None</b> <b>\$35.00</b> per cash advance transaction <b>None</b>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment Fee</li> <li>• Over limit Fee</li> <li>• Returned Item Fee</li> </ul>	<b>\$25.00</b> or no greater than the minimum payment <b>None</b> <b>\$20.00</b>

**How We Will Calculate Your Balance:** We use a method called "Average Daily Balance (including new purchases)".

**Other Fees and Charges:** We may impose the following fees and charges on your Account: Card Replacement Fee. You agree to pay a **\$8.00** fee for each replacement card you request. Card Recovery Fee. If you use your card after the account has been canceled and we must pay a recovery fee to a third party who obtains the card for us, you agree to pay any recovery fee. Copy Charges. If you request a copy of any document related to your Account, we may charge your Account **\$6.00** per sales receipt copy, **\$3.00** per statement copy, and **\$20.00** per hour for account services. Check Copy Fees. We will provide five free check copies per account type per statement. After the fifth check copy request, we will charge **\$1.00** per additional item. After ten additional items, we will charge an additional **\$10.00** per hour check retrieval fee. Stop Payment Fee. We may charge a **\$10.00** fee to stop payment on any Convenience Check. NSF Check Fee. There is a **\$20.00** fee for any Convenience Check (i) returned NSF ("non-sufficient funds") by us if the amount of the check will cause your outstanding balance to exceed your established credit limit on the account or (ii) returned as stale if its issue date is more than 6 months old. Skip-A-Payment Fee. You may skip one payment each year, subject to our guidelines for Skip-A-Payment. There is a skip payment fee (Interest Charge) of **\$25.00** for skipping a payment. Attorney's Fees and Costs. If you default on any part of this Agreement, you agree to pay us all costs to collect your Account, including outside collection agency fees as permitted by applicable law, court costs and reasonable attorney fees and collection agency costs whether or not there is a lawsuit, and fees on any appeal and fees for bankruptcy proceedings, appeals, and any post judgment collection services, if applicable. ATM Fees. If you use an ATM to obtain a cash advance and the ATM is not operated by us, you may be charged an ATM surcharge by the ATM operator or an ATM network utilized for such a transaction. The ATM surcharge may be charged to your account if you complete the transaction. We reserve the right to amend the VISA Credit Card Agreement as permitted by law.