



Alcoa Tenn
Federal Credit Union

P.O. Box 9001 • Alcoa, TN 37701-9001
(800) 404-6008



CREDIT CARD 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

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 appropriate section below. If Co-Applicant is spouse of the Applicant, mark the Co-Applicant box.

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 X (Seal)	Date	Co-Applicant Signature X (Seal)	Date
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Credit Limit Requested \$

Purpose/Collateral:

If Authorized User, Name:

☐ Visa Platinum ☐ Visa Share Secured (Pledged Account Number _____)

APPLICANT

NAME (Last - First - Initial)

ACCOUNT NUMBER

SOCIAL SECURITY NUMBER/INDIVIDUAL TAX ID NUMBER

BIRTH DATE

EMAIL ADDRESS

HOME PHONE

CELL PHONE

BUSINESS PHONE/EXT.

DRIVER'S LICENSE NUMBER/STATE

AGES OF DEPENDENTS

PRESENT ADDRESS (Street - City - State - Zip)

☐ OWN ☐ RENT
LENGTH AT RESIDENCE

PREVIOUS ADDRESS (Street - City - State - Zip)

☐ OWN ☐ RENT
LENGTH AT RESIDENCE

MORTGAGE/RENT OWED TO

MORTGAGE BALANCE

MONTHLY PAYMENT

INTEREST RATE

\$

\$

%

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:

☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)

OTHER

☐ CO-APPLICANT ☐ SPOUSE ☐ GUARANTOR ☐ OTHER

NAME (Last - First - Initial)

ACCOUNT NUMBER

SOCIAL SECURITY NUMBER/INDIVIDUAL TAX ID NUMBER

BIRTH DATE

EMAIL ADDRESS

HOME PHONE

CELL PHONE

BUSINESS PHONE/EXT.

DRIVER'S LICENSE NUMBER/STATE

AGES OF DEPENDENTS

PRESENT ADDRESS (Street - City - State - Zip)

☐ OWN ☐ RENT
LENGTH AT RESIDENCE

PREVIOUS ADDRESS (Street - City - State - Zip)

☐ OWN ☐ RENT
LENGTH AT RESIDENCE

MORTGAGE/RENT OWED TO

MORTGAGE BALANCE

MONTHLY PAYMENT

INTEREST RATE

\$

\$

%

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:

☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)

EMPLOYMENT/INCOME

EMPLOYMENT STATUS ☐ FULL TIME ☐ PART TIME HOURS PER WEEK

START DATE:

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 PER

OTHER INCOME PER

\$

\$

TITLE/GRADE

SOURCE

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN TWO YEARS

STARTING DATE

ENDING DATE

MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? ☐ YES ☐ NO
WHERE _____ ENDING/SEPARATION DATE _____

EMPLOYMENT/INCOME

EMPLOYMENT STATUS ☐ FULL TIME ☐ PART TIME HOURS PER WEEK

START DATE:

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 PER

OTHER INCOME PER

\$

\$

TITLE/GRADE

SOURCE

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN TWO YEARS

STARTING DATE

ENDING DATE

MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? ☐ YES ☐ NO
WHERE _____ ENDING/SEPARATION DATE _____

REFERENCE		REFERENCE	
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	
RELATIONSHIP	HOME PHONE	RELATIONSHIP	HOME PHONE

STATE LAW NOTICE(S)

Notice to Nebraska Residents: A credit agreement must be in writing to be enforceable under Nebraska law. To protect you and us from any misunderstandings or disappointments, any contract, promise, undertaking, or offer to forebear repayment of money or to make any other financial accommodation in connection with this loan of money or grant or extension of credit, or any amendment of, cancellation of, waiver of, or substitution for any or all of the terms or provisions of any instrument or document executed in connection with this loan of money or grant or extension of credit, must be in writing to be effective.

Notice to 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.

Notice to Ohio 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.

Notice to Wisconsin Residents: (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.

Signature for Wisconsin Residents Only	Date
X	(Seal)

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)

Consensual Security Interest Acknowledgement and Agreement	Date
X	(Seal)

SIGNATURES

By signing or otherwise authenticating below:

- 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 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.
- 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
X	(Seal)

Other Signature	Date
X	(Seal)

AUTHORIZED USER (NOT RESPONSIBLE FOR DEBT)

NAME (FIRST, MIDDLE, LAST)		ACCT#	
SOCIAL SECURITY NUMBER/INDIVIDUAL TAX ID NUMBER		DATE OF BIRTH	
DRIVER'S LICENSE #			
Signature of Authorized User		Signature of Primary Member	
Date	Date	Date	Date
X	(Seal)	X	(Seal)

**CUNA MUTUAL GROUP***CMFG Life Insurance Company*Home Office:
2000 Heritage Way
Waverly, IA 50677Administrative Office:
5910 Mineral Point Road
Madison, WI 53705
800.356.2644**MONTHLY PREMIUM
CREDIT INSURANCE APPLICATION
AND CERTIFICATE (PART A)****Credit Card****SCHEDULE OF CREDIT INSURANCE**

Credit Union/Primary Beneficiary Alcoa Tenn Federal Credit Union		Group Policy Contract No. 041-0059-5	
Borrower 1 Name and Address		Email Address	
		Birth Date	
Borrower 2 Name and Address		Email Address	
		Birth Date	
Account No.		Secondary Beneficiary	
Rate(s) per \$1000 of Your monthly Loan balance			
Single Life \$ 0.93		Joint Life \$ 1.41	Single Disability \$ 2.13
		Joint Disability \$	N/A
Insurance Applied For		Applicable Maximums	
Life Insurance			Life Disability
Who do You want covered by life insurance?			
Check only one:		Maximum Monthly Disability Benefit	N/A \$750.00
<input type="checkbox"/> Only borrower 1 (single)	<input type="checkbox"/> Both borrowers (joint)	Total Benefit Maximum	\$75,000.00 \$50,000.00
<input checked="" type="checkbox"/> N/A Only borrower 2 (single)	<input type="checkbox"/> Neither borrower	Maximum Issue Age	75 70
Disability Insurance		Termination Age	75 70
Who do You want covered by disability insurance?			
Check only one:			
<input type="checkbox"/> Only borrower 1 (single)	<input checked="" type="checkbox"/> N/A Both borrowers (joint)		
<input checked="" type="checkbox"/> N/A Only borrower 2 (single)	<input type="checkbox"/> Neither borrower		
Waiting Period	Benefits Begin		
30 days	Retroactive		

CI-MP-SCH-OECE-S2 TN

ELIGIBILITY REQUIREMENTS: You are eligible for this insurance if You have not attained the Maximum Issue Age provided in the Schedule as of the date You sign this application and You satisfactorily answer any applicable question(s). Additionally, You are eligible for this insurance only if You are a natural person that is liable for the Loan as a borrower. A guarantor or co-signor on the Loan or a business entity or association is not eligible for this insurance.

Please follow the directions provided for the Question(s) and check the appropriate box(es):

Actively at Work Question - Only answer this Question if:

- You are applying for disability insurance.

Are You actively at work, for wages or profit, for 25 hours or more per week on the date You sign this application? You will be considered to have met this requirement if You are absent from work due to temporary layoff, strike or vacation but will soon return to work.	<table><tr><td colspan="2">Borrower 1</td><td colspan="2">Borrower 2</td></tr><tr><td><input type="checkbox"/> Yes</td><td><input type="checkbox"/> No</td><td><input type="checkbox"/> Yes</td><td><input type="checkbox"/> No</td></tr></table>	Borrower 1		Borrower 2		<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Borrower 1		Borrower 2							
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No						

If You answered "No" to the Actively at Work Question, You are not eligible for disability insurance.

NOTICES TO BORROWER:

- Credit insurance is voluntary and not required to obtain Your Loan. You may purchase insurance from any insurer You choose. If You have other insurance, You may not want or need this coverage.
- You can cancel this insurance at any time for any reason by written request, and if You cancel within 30 days after You receive both Part A and Part B of the certificate, You will receive a full return of insurance charges paid.
- This insurance contains certain terms and exclusions, including a Pre-Existing Condition exclusion, as explained in both Part A and Part B of the certificate.
- The coverage and benefits available under this insurance are limited by the Applicable Maximums as shown in the Schedule and explained in both Part A and Part B of the certificate, so this insurance may not provide enough benefits to cover the amount You owe.
- In addition to the terms and conditions provided on this application, this insurance is subject to the terms and conditions contained within the group policy, which are explained in both Part A and Part B of the certificate.
- There is a charge for this insurance. The rate You are charged for this insurance is subject to change. You are responsible for paying the insurance charge no later than when Your Loan payment is due. If the insurance charge is added to Your Loan balance, it will be subject to finance charges at the interest rate applicable to Your Loan.

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

If You are electing insurance, Your signature means: You agree to pay and You authorize the Credit Union to remit the insurance charge to Us; You have read and understand the notices provided above; all of the information provided in the application is true and correct; You meet the eligibility requirements shown above; and You acknowledge that You will receive Part B of the certificate and a signed copy of this application if the application is approved.

Be sure that the insurance applied for on the Schedule reflects the coverage You want before You sign. If You have not elected coverage, signing below means that You recognize that You will have no credit insurance for this Loan/Advance.

Borrower 1 Signature	Date
X	

Borrower 2 Signature	Date
X	



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**APPLICATION AND
SOLICITATION
DISCLOSURE**



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum Rewards</p> <p>to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Rewards Secured</p>
APR for Balance Transfers	<p>Visa Platinum Rewards</p> <p>to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Rewards Secured</p>
APR for Cash Advances	<p>Visa Platinum Rewards</p> <p>to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Rewards Secured</p>
How to Avoid Paying Interest on Purchases	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.
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 http://www.consumerfinance.gov/learnmore.
Fees	
Annual Fee - Annual Fee	None
Transaction Fees - Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$25.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (excluding new purchases) (including new balance transfers and cash advances)."

Effective Date:

The information about the costs of the card described in this application is accurate as of:

This information may have changed after that date. To find out what may have changed, contact the Credit Union.



SEE NEXT PAGE for more important information about your account.

For California Borrowers, the Visa Platinum Rewards Secured is a secured credit card. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.

Other Fees & Disclosures:

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are 11 or more days late in making a payment.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$10.00.

Document Copy Fee:

\$3.00.

Pay-by-Phone Fee:

\$5.00.

Rush Fee:

\$15.00.

Statement Copy Fee:

\$3.00.

Research Fee:

\$15.00 hour, minimum of one (1) hour.

Get Rewarded with an ATFCU Visa!

Alcoa Tenn Federal Credit Union Rewards Cardholders receive points for all purchase transactions. The following limitations apply:

- Points have a 4-year expiration period and will expire at the end of the fourth year. For example, points earned in will expire in December .
- Cardholder's receive one (1) point for every (\$1) one net dollar in Signature credit card purchases.

For more information, please log onto www.curewards.com or www.atfcu.com.