



*Banking.....only BETTER!*

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## **Loan Application Instructions**

1. Please save (download) the Application to your desktop.
2. Open the Application using Adobe Acrobat Reader X (or higher). If you don't have Adobe, a free version is available here: <https://acrobat.adobe.com/us/en/acrobat/pdf-reader.html>
3. Fill out the application.
4. Click on the "Apply Now" button on the last page.
5. This will open your default email application and automatically attach your completed application.
6. Click "send" and your completed application will be sent back to the credit union for review.
7. Once received, we will immediately begin processing your application.

***Thank you for being a member of CrossRoads Community Federal Credit Union***



3031 William Street  
 Cheektowaga, NY 14227  
 (716) 896-8084  
 Fax: (716) 896-8086  
 www.crcfcu.com

**APPLICATION AND  
 SOLICITATION  
 DISCLOSURE**



**MASTERCARD**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>9.90%</b>
<b>APR for Balance Transfers</b>	<b>9.90%</b>
<b>APR for Cash Advances</b>	<b>9.90%</b>
<b>Penalty APR and When it Applies</b>	<b>None</b>
<b>How to Avoid Paying Interest on Purchases</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.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<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>.</b>
<b>Fees</b>	
<b>Set-up and Maintenance Fees</b>	
- Annual Fee	<b>None</b>
- Account Set-up Fee	<b>None</b>
- Program Fee	<b>None</b>
- Participation Fee	<b>None</b>
- Additional Card Fee	<b>None</b>
- Application Fee	<b>None</b>
<b>Transaction Fees</b>	
- Balance Transfer Fee	<b>None</b>
- Cash Advance Fee	<b>\$10.00</b>
- Foreign Transaction Fee	<b>1.00%</b> of each transaction in U.S. dollars completed outside the U.S. <b>1.00%</b> of each transaction in U.S. dollars completed in a foreign currency
- Transaction Fee for Purchases	<b>None</b>
<b>Penalty Fees</b>	
- Late Payment Fee	Up to <b>\$15.00</b>
- Over-the-Credit Limit Fee	<b>None</b>
- Returned Payment Fee	Up to <b>\$25.00</b>

**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: September 08, 2017  
 This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Mastercard 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.**



**Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.**

**Other Fees & Disclosures:**

Late Payment Fee:

\$15.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.

Cash Advance Fee (Finance Charge):

\$10.00.

Returned Payment Fee:

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

Card Replacement Fee:

\$10.00.

Document Copy Fee:

\$2.00.

Emergency Card Replacement Fee:

\$45.00.

Pay-by-Phone Fee:

\$10.00.

PIN Replacement Fee:

\$10.00.

Rush Fee:

\$20.00.

Statement Copy Fee:

\$2.00.

Account Research Fee:

\$25.00 per hour.

Mastercard and the Mastercard Brand Mark are registered trademarks of Mastercard International Incorporated.



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# 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-Borrower 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 <span style="float:right">Date</span>	Co-Applicant <span style="float:right">Date</span>
<b>X</b> <span style="float:right">(Seal)</span>	<b>X</b> <span style="float:right">(Seal)</span>

Credit Limit Requested \$

If Authorized User, Name:

**Guarantors Complete OTHER section below.**

**APPLICANT**

**OTHER**  CO-APPLICANT  SPOUSE  GUARANTOR  OTHER

NAME (Last - First - Initial)			NAME (Last - First - Initial)			
ACCOUNT NUMBER		SOCIAL SECURITY NUMBER	ACCOUNT NUMBER		SOCIAL SECURITY NUMBER	
BIRTH DATE		EMAIL ADDRESS	BIRTH DATE		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)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT	PRESENT ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT	
		LENGTH AT RESIDENCE			LENGTH AT RESIDENCE	
PREVIOUS ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT	PREVIOUS ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT	
		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 PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)			COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)			
<b>EMPLOYMENT/INCOME</b> <span style="float:right">START DATE</span>			<b>EMPLOYMENT/INCOME</b> <span style="float:right">START DATE</span>			
EMPLOYMENT STATUS <input type="checkbox"/> FULL TIME <input type="checkbox"/> PART TIME			EMPLOYMENT STATUS <input type="checkbox"/> FULL TIME <input type="checkbox"/> PART TIME			
NAME AND ADDRESS OF EMPLOYER			NAME AND ADDRESS OF EMPLOYER			
<b>NOTICE:</b> ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.			<b>NOTICE:</b> 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 \$	EMPLOYMENT INCOME PER \$		OTHER INCOME PER \$	
TITLE/GRADE		SOURCE	TITLE/GRADE		SOURCE	
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS			PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS			
STARTING DATE		ENDING DATE	STARTING DATE		ENDING DATE	

<b>MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR?</b> <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE _____ ENDING/SEPARATION DATE _____	<b>MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR?</b> <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE _____ ENDING/SEPARATION DATE _____
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**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
<b>X</b>	(Seal)

**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. You acknowledge and agree that your pledge does not apply during any periods when you are a covered borrower under the Military Lending Act. For clarity, you will not be deemed a covered borrower, and your pledge will apply, if: (i) you become obligated on a credit transaction or establish an account for credit when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Security Interest Acknowledgement and Agreement	Date
<b>X</b>	(Seal)

Security Interest Acknowledgement and Agreement	Date
<b>X</b>	(Seal)

**SIGNATURES**

By signing or otherwise authenticating below:

1. 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. 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. 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
<b>X</b>	(Seal)

Other Signature	Date
<b>X</b>	(Seal)

**CREDIT UNION USE ONLY**

DATE	<input type="checkbox"/> APPROVED <input type="checkbox"/> DECLINED	NUMBER OF CARDS	CREDIT LIMIT \$	CREDIT CARD NUMBER
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Signatures

	Date
<b>X</b>	(Seal)

	Date
<b>X</b>	(Seal)



CMFG Life Insurance Company

Home Office:  
2000 Heritage Way  
Waverly, IA 50677  
Administrative Office:  
5910 Mineral Point Road  
Madison, WI 53705  
Phone: 800.356.2644

**MONTHLY PREMIUM  
LIFE AND DISABILITY (SINGLE OR JOINT)  
CREDIT INSURANCE APPLICATION  
AND CERTIFICATE (PART A)**

**Credit Card**

SCHEDULE OF CREDIT INSURANCE															
Credit Union/Primary Beneficiary CrossRoads Community Federal Credit Union		Group Policy Contract No. 031-0448-2													
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 \$ 0.59	Joint Life \$ 0.93	Single Disability \$ 1.97	Joint Disability \$ N/A												
<b>Insurance Applied For</b>		<b>Applicable Maximums</b>													
<b>Life Insurance</b> Who do You want covered by life insurance? Check only one: <input type="checkbox"/> Only borrower 1 (single) <input type="checkbox"/> Both borrowers (joint) <input checked="" type="checkbox"/> N/A Only borrower 2 (single) <input type="checkbox"/> Neither borrower		<table style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 80%;"></th> <th style="width: 10%; text-align: center;">Life</th> <th style="width: 10%; text-align: center;">Disability</th> </tr> </thead> <tbody> <tr> <td>Maximum Monthly Disability Benefit</td> <td style="text-align: center;">N/A</td> <td style="text-align: center;">\$450.00</td> </tr> <tr> <td>Total Benefit Maximum</td> <td style="text-align: center;">\$20,000.00</td> <td style="text-align: center;">\$20,000.00</td> </tr> <tr> <td>Maximum Issue Age</td> <td style="text-align: center;">70</td> <td style="text-align: center;">66</td> </tr> </tbody> </table>			Life	Disability	Maximum Monthly Disability Benefit	N/A	\$450.00	Total Benefit Maximum	\$20,000.00	\$20,000.00	Maximum Issue Age	70	66
	Life	Disability													
Maximum Monthly Disability Benefit	N/A	\$450.00													
Total Benefit Maximum	\$20,000.00	\$20,000.00													
Maximum Issue Age	70	66													
<b>Disability Insurance</b> 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		<b>TERMINATION AGE</b> <table style="width:100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 80%;"></td> <td style="width: 10%; text-align: center;">70</td> <td style="width: 10%; text-align: center;">66</td> </tr> </tbody> </table>			70	66									
	70	66													
Waiting Period 30 days		Benefits Begin Retroactive													

CI-MP-SCH-OECE NY

**ELIGIBILITY REQUIREMENTS:**

**You are eligible for this insurance** if You satisfactorily answer the Evidence of Insurability Question(s) below, and You have not attained the Maximum Issue Age provided in the Schedule as of the date You sign this application. 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.

**EVIDENCE OF INSURABILITY QUESTIONS:**

**INSTRUCTIONS:**

Applicants for disability insurance: You must answer the Actively at Work Question.

**Actively at Work Question**

**Mark as appropriate**

Are You actively at work, in the full performance of all the essential functions of Your occupation, 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.

Borrower 1      Borrower 2  
 Yes    No       Yes    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, 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 summarized in both Part A and Part B of the certificate.
- There is a charge for this insurance, which the Credit Union will add to Your Loan each month and which will be subject to finance charges like the rest of Your Loan balance. The rate You are charged for this insurance is subject to change.

**FRAUD WARNING-DISABILITY COVERAGE ONLY:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to civil penalty not to exceed \$5,000 and the stated value of the claim for each such violation.

**Your signature below means:** that You have read and understand the notices provided above, that all of the information provided in the application is true and correct, and if You are electing insurance, it means that You are representing that You meet the eligibility requirements shown above and that 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 election made above reflects the coverage You want to apply for before You sign. If You have not elected coverage, signing below means that You recognize that You will have no credit insurance.**

Borrower 1 Signature \_\_\_\_\_ Date \_\_\_\_\_  
**X**

Borrower 2 Signature \_\_\_\_\_ Date \_\_\_\_\_  
**X**