Sound Federal Credit Union
37 North Avenue
Norwalk, CT 06851
Phone: (203) 977-4701
Fax: (203) 324-7546
mysoundcu.org

CREDIT CARD APPLICATION

Married Applicants may apply for a separate account. Check the appropriate box to indicate Individual Credit or Joint Credit.

☐ **Individual Credit:** Complete **Applicant** sections if only the applicant's income is considered for loan approval.

Complete **Applicant** and **Co-Applicant** sections: (1) if you are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of credit requested; (2) if you reside in a Community Property State, (3) if you are relying on property located in a Community Property State as a basis for repayment of the credit requested; or (4) if you are an Alaska resident subject to a community property agreement or community property trust. Community Property States include: AZ, CA, ID, LA, NM, NV, TX, WA, WI.

☐ **Joint Credit:** Complete **Applicant** and **Co-Applicant** sections if your co-applicant will be contractually liable for repayment of the loan and initial below:

We intend to apply for joint credit. ____________ (Applicant Initials) ____________ (Co-Applicant Initials)

PLEASE CHECK BELOW TO INDICATE THE TYPE OF ACCOUNT(S) AND TYPE OF CREDIT FOR WHICH YOU ARE APPLYING.

Credit Cards: ☐ Individual ☐ Joint

(Including ATM/Debit Card Access to the Account if Available)

	Number of Cards
☐ Visa Platinum	______
☐ Visa Platinum with Rewards	______
☐ Visa Platinum Cash Back	______

______________________ If Authorized user, name ______________ Date of Birth

Credit Limit Requested $ ______________________

SEE PAGE 3 FOR IMPORTANT INFORMATION ABOUT CREDIT CARDS

APPLICANT		☐ CO-APPLICANT ☐ NON-APPLICANT SPOUSE/OTHER ☐ GUARANTOR	
NAME (Last - First - Initial)	ACCOUNT NUMBER	NAME (Last - First - Initial)	ACCOUNT NUMBER
SOCIAL SECURITY NUMBER	MOTHER'S MAIDEN NAME	SOCIAL SECURITY NUMBER	MOTHER'S MAIDEN NAME
E-MAIL ADDRESS	FAX NUMBER	E-MAIL ADDRESS	FAX NUMBER
BIRTH DATE / HOME/CELL PHONE	BUSINESS PHONE/EXT.	BIRTH DATE / HOME/CELL PHONE	BUSINESS PHONE/EXT.
PRESENT ADDRESS (Street - City - State - Zip)	☐ OWN ☐ RENT YEARS/MONTHS AT THIS ADDRESS	PRESENT ADDRESS (Street - City - State - Zip)	☐ OWN ☐ RENT YEARS/MONTHS AT THIS ADDRESS
PREVIOUS ADDRESS (Street - City - State - Zip)		PREVIOUS ADDRESS (Street - City - State - Zip)	
PURCHASE PRICE OF HOME: $	PRESENT HOME VALUE: $	PURCHASE PRICE OF HOME: $	PRESENT HOME VALUE: $
MORTGAGE BALANCE $	MONTHLY PAYMENT (MORTGAGE/RENT) $	MORTGAGE BALANCE $	MONTHLY PAYMENT (MORTGAGE/RENT) $
PLEASE COMPLETE ONLY IF YOU ARE APPLYING FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE. ☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)		PLEASE COMPLETE ONLY IF YOU ARE APPLYING FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE. ☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)	
EMPLOYMENT			
NAME AND ADDRESS OF EMPLOYER		NAME AND ADDRESS OF EMPLOYER	
HIRE DATE	POSITION	HIRE DATE	POSITION
PRIOR EMPLOYER		PRIOR EMPLOYER	
INCOME			
OTHER INCOME NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.		**OTHER INCOME NOTICE:** Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.	
EMPLOYMENT INCOME (GROSS) $ PER	OTHER INCOME (GROSS) $ PER SOURCE	EMPLOYMENT INCOME (GROSS) $ PER	OTHER INCOME (GROSS) $ PER SOURCE
REFERENCES			
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	HOME NUMBER RELATIONSHIP	NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	HOME NUMBER RELATIONSHIP

STATE NOTICES

NEW YORK APPLICANTS ONLY: A consumer credit report may be requested in connection with this Application or any renewals or extensions of any credit granted as a result of this Application. If you ask, we will inform you whether such a report was requested and, if so, the name and address of the agency that furnished the report.

OHIO APPLICANTS ONLY: 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.

WISCONSIN APPLICANTS ONLY: Marital Status: ☐ Married ☐ Unmarried ☐ Legally Separated

If married: the name of your spouse is ______________________________

Spouse's SSN: ______________ ☐ Spouse's Address (if different) ______________________________

Notice: 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.

MARRIED WISCONSIN RESIDENTS APPLYING FOR AN INDIVIDUAL ACCOUNT: In accordance with Wisconsin Statutes section 766.55(1) by signing here, you state that the credit being applied for, if granted, will be incurred in the interest of the marriage or family of the Borrower(s).

X ______________________________

[SECURITY INTEREST]

THE GRANTING OF THIS SECURITY INTEREST IS A CONDITION FOR THE ISSUANCE OF CREDIT UNDER THIS APPLICATION.

IF YOUR APPLICATION IS APPROVED, YOU SPECIFICALLY GRANT US A CONSENSUAL SECURITY INTEREST IN ALL INDIVIDUAL AND JOINT ACCOUNTS YOU HAVE WITH US NOW AND IN THE FUTURE TO SECURE REPAYMENT OF CREDIT EXTENDED UNDER THIS AGREEMENT. YOU ALSO AGREE THAT WE HAVE SIMILAR STATUTORY LIEN RIGHTS UNDER STATE AND/OR FEDERAL LAW. IF YOU ARE IN DEFAULT, WE CAN APPLY YOUR SHARES TO THE AMOUNT YOU OWE.

Shares and deposits in an Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given are not subject to this security interest.

If you have other loans with us, collateral securing such loans will also secure your obligations under this Agreement, unless that other collateral is your principal residence or non-purchase money household goods.

______________ (Applicant Initials) ______________ (Co-Applicant Initials)

For California Applicants: **These cards are identified as a "secured credit card". It is secured as defined above.**

APPLICATION SIGNATURES

PLEASE READ BEFORE SIGNING:

All the information in this application is true. You understand that section 1014 Title 18 U.S. Code makes it a federal crime to knowingly make a false statement on this application. We have your permission to check it. We may retain this application even if not approved. You understand that we may receive information from others about your credit and we may answer questions and requests from others seeking credit or experience information about you or your accounts with us. If this application is approved, you agree to honor the provisions of the credit card agreement covering your account or loan. (If this application is for two of you, this statement applies to both of you.)

Consumer and Credit Report Authorization. By signing this Application, you authorize us to obtain your consumer and/or credit report for the purposes of evaluating this application and to obtain subsequent credit reports on an on-going basis in connection with this transaction, and for all other legitimate purposes, such as reviewing your accounts or taking collection action on the account. You authorize us to receive and review other information about you, such as your employment and income information, from third-parties or consumer reporting agencies.
Vermont Applicants: Applicant provided consent via phone ______________ (Credit Union Initials)

IMPORTANT NOTICE 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 information.

California Applicants: By signing this Application, if you open a credit card account with us, **you specifically agree that we may access the records of the California Department of Motor Vehicles from time to time to obtain your current mailing address**, and by so agreeing, you are specifically waiving your rights under sections 1808.21 and 1808.22 of the California Vehicle Code.

SIGNATURE OF APPLICANT	DATE
X	
SIGNATURE OF CO-APPLICANT	DATE
X	

HAVE YOU OMITTED ANYTHING? REMEMBER: INCOMPLETE APPLICATIONS CANNOT BE PROCESSED.

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of _______________. You can contact us toll free at the number or address on Page 1 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:			
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	**VISA Platinum**	**VISA Platinum with Rewards**	**VISA Platinum Cash Back**
	14.90%	**16.90%**	**%** This APR will vary with the market based on the Prime Rate.*
Paying Interest	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.		
Minimum Interest Charge	None		
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:	
Fees to Open or Maintain your Account	
• Annual Fee:	None
Transaction Fees	
• Balance Transfer:	None
• Cash Advance:	None
• Foreign Transaction:	**1.00%** of each transaction in U.S. dollars if the transaction involves a currency conversion **1.00%** of each transaction in U.S. dollars if the transaction does not involve a currency conversion
Penalty Fees	
• Late Payment:	Up to **$25.00** if your payment is late 5 days or more
• Over-the-Credit Limit:	None
• Returned Payment:	Up to **$25.00** if your payment is returned for any reason

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

***Variable Rates:** The Annual Percentage Rate may increase or decrease if the highest rate of interest identified as the 'Prime Rate' in the 'Money Rates' column of the Wall Street Journal increases or decreases. The Annual Percentage Rate will be equal to the Prime Rate plus a margin of: **8.50%**. The interest rate can change monthly on the first day of each month following a change in the Prime Rate. The Annual Percentage Rate will never be more than 18% or less than 9%. Any increase will take the form of more payments of the same amount.