



WOLVERINE STATE CREDIT UNION

1381 N. Bagley St.
Alpena, Michigan 49707
Phone: 989-356-1880

Credit Card Application

Account #: _____ Limit Requested: _____ **Classic Gold Platinum**

APPLICANT PROVIDE 2 CURRENT PAYSTUBS **APPLICANT PROVIDE 2 CURRENT PAYSTUBS**

Name-Last, First, MI			Name-Last, First, MI				
SSN	DOB	Cell:	SSN	DOB	Cell:		
Address		City/St/Zip	Address		City/St/Zip		
Own	Rent	Other	Mthly Pymt: \$	Own	Rent	Other	Mthly Pymt: \$
Previous Address		City/St/Zip	Previous Address		City/St/Zip		
Employer	Contact #:	How long:	Employer	Contact #:	How long:		
Position/Occupation	Self Employed	Work Ph:	Position/Occupation	Self Employed	Work Ph:		
1 st Reference		Relationship	1 st Reference		Relationship		
Address		Phone No.	Address		Phone No.		
2 nd Reference		Relationship	2 nd Reference		Relationship		
Address		Phone No.	Address		Phone No.		
LIABILITIES/Alimony/Child Support							
In the name of	Creditor Name	Account Num	Credit Limit	Current Bal	Mthly Pymt		
1							
2							
You may need furnish alimony, child support or maintenance income if you do not want us to consider it in evaluating your application							

You each agree that we may without prior notice and when permitted by law charge against and deduct from this account any due and payable debt owed to us now or in the future, by any of you having the right to withdraw, to the extent of such persons' or legal entity's right to withdraw. If the debt arises from a note, "any due and payable debt" includes the total amount of which we are entitled to demand payment under the terms of the noted at the time we charge the account, including any balance the due date for which we properly accelerate under the note. In addition to these contract rights, we may also have right under a "statutory lien." A "lien" on property is a creditor's right to obtain ownership of the property in the event a debtor defaults on a debt. A "statutory lien" is one created by Federal or State statute. If Federal or State law provided us with a statutory lien, then we are authorized to apply without prior notice your shares and dividends to any debt you owe us in accord with that statutory lien. Neither our contract rights nor rights under a statutory lien apply to this account if: (1) it is an Individual Retirement Account or other tax-deferred retirement account, (2) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under consensual security interest) or (3) the debtor's right of withdrawal arises only in a representative capacity. We will not be liable for the dishonor of any check or draft when the dishonor occurs because we charge and deduct an amount you owe us from your account. You agree to hold us harmless from any claim arising as a result of the exercise of our right to repayment.

Primary Signature _____ **Date** _____

Joint Signature _____ **Date** _____

*A finance charge will be imposed on Credit Purchases only if you elect not to pay the entire new balance shown on your monthly statement for the previous billing cycle within 28 days from the closing date of that statement. If you elect not to pay the entire new balance shown on your previous monthly statement within that 28-day period, a finance charge will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new Credit Purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire new balance is paid in full or until the date of payment if more than 28 days from the closing date. The finance charge for a billing cycle is computed by applying the monthly periodic rate to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balance during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account, and subtracting any payments as received or credits as posted to your account, but excluding any unpaid finance charges. A finance charge will be imposed on Cash Advances from the date made or from the first day of the billing cycle in which the Cash Advance is posted to your account, whichever is later, and will continue to accrue until the date of payment. **Calculated after the transaction has been converted to U.S. dollars.

Annual Percentage Rate (APR) for purchases	Classic – 12.96% Gold – 11.50% Platinum – 8.50%
Annual Percentage Rate (APR) for Balance Transfer and Cash Advances	Classic – 12.96% Gold – 11.50% Platinum – 8.50%
Grace period for purchases	28 Days
Returned Check Fee	\$20.00
Annual Membership Fee	NONE
Late Payment Fee	\$15.00
Over the Limit Fee	NONE
Cash Advance Fee	NONE
Balance Transfer Fee	NONE

Score Card Rewards-Earn Bonus Points redeemable for FREE gift and travel awards. Simply use your WSCU credit card* and start earning today. Bonus points are reported on your monthly card statement.

- Earn one bonus point for every dollar spent
- Any points earned beyond three (3) years will expire on Dec. 31
- Visit www.scorecardrewards.com for available merchandise
- Call 1-800-854-0790 for more details

Other Benefits for VISA cards include:

- Emergency Card Replacement
- Emergency Cash Disbursement
- Lost/Stolen Card Reporting
- Auto Rental Collision Damage Waiver**
- Cardholder Inquiry Service

For more detailed information call: 1-800-348-8472

*This disclosure is accurate as of December 31, 2018 and may be subject to change. **Disclosures sent upon approval.

Cost statement: "There are cost associated with the use of a credit card. To obtain information about these costs, call us 1-800-655-6508 or write us at the address started on this application."