

Complete application, print and mail to: Unison Credit Union, P.O. Box 260, Kaukauna, WI 54130-0260

Instructions - please check the box for the type of credit you are applying for:

Individual Credit - unmarried applicant. Complete only the left hand column.

Individual Credit - married applicant. If both you and your spouse are residents of Wisconsin, complete both the left and right hand columns. If you or your spouse are not Wisconsin residents, complete only the left hand column.

Joint Credit with your spouse. Complete the left and right hand columns of this form and other sections as they apply, then sign the following:
 We intend to apply for joint credit. X _____ Applicant _____ X _____ Co-Applicant _____

Joint Credit with another applicant or co-signer who is not your spouse. If either applicant is married and both applicant and spouse are Wisconsin residents, each applicant must complete a separate application with information about their spouse in the right hand column and sign the following:
 I intend to apply for joint credit with X _____ Applicant _____

Member No. _____

Unison Credit Union Credit Card Application

Installment: No. of Payments _____ Amount Requested _____

Line of Credit: Please see attached addendum for additional required disclosures. Addendum is incorporated herein by reference.

MasterCard Classic Visa Classic Credit Line Requested \$ _____

Credit Insurance Information: Credit or disability insurance is not required to obtain credit. If you wish to be considered for credit insurance on the loan for which you are applying, please complete the information below. Check all boxes that apply to your request.

Complete this section only if a Wisconsin Resident

Applicant Married Unmarried Legally Separated
 Co-Applicant Married Unmarried Legally Separated

Credit disability insurance for: Applicant Co-Applicant
 Credit life insurance for:
 NOTE: This is not a binding contract for insurance.

Applicant Name _____ Co-Applicant Name _____ Spouse Name (Check one or both as applicable) _____

Street Address	How Long?	Street Address	How Long?
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City / State / Zip	City / State / Zip
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Home Phone	Social Security No.	Date of Birth	Home Phone	Social Security No.	Date of Birth
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Employer	Position	How Long?	Employer	Position	How Long?
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Business Address	Phone	Business Address	Phone
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Are you obligated to make child support payments?	Amount?	Are you obligated to make child support payments?	Amount?
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Attach copies of most recent paystubs from each job currently held by applicant and co-applicant (if applicable).
 NOTE: Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Monthly Pay	<input type="checkbox"/> Gross <input type="checkbox"/> Net	Other Income	Source	Monthly Pay	<input type="checkbox"/> Gross <input type="checkbox"/> Net	Other Income	Source
\$		\$		\$		\$	

Mortgage Holder or Landlord	Mortgage Holder or Landlord
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Mortgage / Rent Payment	Balance Due on Mortgage(s)	Market Value	Mortgage / Rent Payment	Balance Due on Mortgage(s)	Market Value
\$	<input type="checkbox"/> Net	\$	\$	<input type="checkbox"/> Net	\$

AUTO(S)

Year	Make	Model	If Financed / Leased, Where?
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Year	Make	Model	If Financed / Leased, Where?
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NOTICE TO MARRIED APPLICANT: No provision of a marital property agreement, a unilateral statement under Wis. Stats. sec 766.59 or a court decreed under Wis. Stats. sec 766.70 adversely affects the interests of the credit union unless prior to the time the credit is extended, the credit union is furnished with a copy of the agreement, statement or decree, or has actual knowledge of the adverse provision when the obligation to the credit union is incurred.

This statement is submitted to obtain credit and does not constitute a contract for the extension of credit. I (we) certify that all information herein is true and complete. I (we) also authorize the credit union to verify or obtain any additional information the credit union may deem necessary concerning my (our) credit standing from credit bureaus, collection agencies, and any other source for consideration for the loan applied for hereon or for any other service offered at this credit union or its affiliate. The credit union may release information about its credit experience with me (us) as permitted by law. I (we) understand that it may be a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts, as applicable under the provisions of Title 16, United States Code, Section 1014.

Applicant's signature _____ Date _____ Co-Applicant's Signature _____ Date _____

**COMPLETE THIS SECTION ONLY IF YOU ARE MARRIED AND YOU ARE APPLYING FOR CREDIT SEPARATE FROM SPOUSE.
 IF THIS SECTION APPLIES, WE ARE REQUIRED BY WISCONSIN LAW TO NOTIFY YOUR SPOUSE BY MAIL IF YOUR LOAN IS GRANTED.**

I certify that the credit being applied for, if granted, will be incurred or obtained during marriage and will be in the interest of the marriage or family. This statement is made in accordance with Wis. Stats. sec. 766.55(1).
 Applicant's signature _____ Date _____

Date	Notice to spouse required <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Sent	Initials	<input type="checkbox"/> Approved <input type="checkbox"/> Rejected Reason: Credit Committee or Loan Officer
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Annual Percentage Rate for purchases, cash advances and balance transfers.	Grace Period for purchases	Annual Fee	Method of Computing Balance for Purchases	Minimum Finance Charge	Transaction Charge on Purchases	Cash Advance Fee	Late Payment Fee	Over-the-Credit-Limit Fee	Balance Transfer Fee
14.88%	25 days	None	average daily balance including new purchases	None	None	3% \$3 min./\$10 max.	\$10.00	\$10.00	None

The information about the costs of the card described in this application is accurate as of January 2008.
 A fee of \$15.00 may be assessed for payment made with non-sufficient funds, account closed, etc. A fee of \$5.00 may be assessed for card replacement. You can avoid FINANCE CHARGES on purchases by paying the full amount of the new balance each month within 25 days of your statement closing date. Otherwise, the finance charge commences with the posting date of your credit purchases and cash advances. You will always pay a finance charge on cash advances. To find out if anything has changed call 920-766-6000 (Kaukauna South) or write to us at Unison Credit Union, P.O. Box 260, Kaukauna, WI 54130.