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## Express Application

There are costs associated with the use of a credit card. To obtain information about these costs, call us toll-free at 800-923-7328.

**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:** If you are applying with another person, complete the **Applicant** and **Other** sections.

Member Number _____		<input type="checkbox"/> Credit Card Account: <input type="checkbox"/> Individual <input type="checkbox"/> Joint	
<input type="checkbox"/> LOANLINER Account/Loan: <input type="checkbox"/> Individual <input type="checkbox"/> Joint			
Amount Requested \$ _____		Credit Limit Requested \$ _____	
Purpose/Collateral: _____		If Authorized User, Name: _____	
Type of Loan: <input type="checkbox"/> Personal		<input type="checkbox"/> VISA Gold _____ New _____ Increase limit to: _____	
<input type="checkbox"/> Education <input type="checkbox"/> Line of Credit <input type="checkbox"/> Vehicle		<input type="checkbox"/> VISA Platinum Cashback Rewards _____ New _____ Increase limit to: _____	
<input type="checkbox"/> Share Secured Loan <input type="checkbox"/> Certificate Secured Loan		<input type="checkbox"/> VISA Platinum _____ New _____ Increase limit to: _____	
<input type="checkbox"/> Variable <input type="checkbox"/> Fixed Term: _____		<input type="checkbox"/> VISA Platinum Member Rewards _____ New _____ Increase limit to: _____	
Payment Method: <input type="checkbox"/> In Person <input type="checkbox"/> Account Transfer			

APPLICANT	
NAME (Last - First - Initial)	
SOCIAL SECURITY NUMBER	EMAIL ADDRESS
BIRTH DATE	HOME PHONE BUSINESS PHONE/EXT.
PRESENT ADDRESS (Street - City - State - Zip)	
<input type="checkbox"/> OWN <input type="checkbox"/> RENT	
YEARS AT THIS ADDRESS	
MONTHLY MORTGAGE/RENT PAYMENT \$	
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)	
EMPLOYMENT/INCOME	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 _____
<input type="checkbox"/> NET <input type="checkbox"/> GROSS	SOURCE

OTHER		<input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> SPOUSE
NAME (Last - First - Initial)		
SOCIAL SECURITY NUMBER	EMAIL ADDRESS	
BIRTH DATE	HOME PHONE BUSINESS PHONE/EXT.	
PRESENT ADDRESS (Street - City - State - Zip)		
<input type="checkbox"/> OWN <input type="checkbox"/> RENT		
YEARS AT THIS ADDRESS		
MONTHLY MORTGAGE/RENT PAYMENT \$		
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)		
EMPLOYMENT/INCOME	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 _____	
<input type="checkbox"/> NET <input type="checkbox"/> GROSS	SOURCE	

**STATE LAW NOTICES**  
**OHIO RESIDENTS 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 RESIDENTS ONLY:** (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.

**X** \_\_\_\_\_  
 SIGNATURE FOR WISCONSIN RESIDENTS ONLY DATE

### SIGNATURES

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 federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA.  
 2. I acknowledge and authorize Bank-Fund Staff Federal Credit Union (BFSFCU) to verify all information provided in this application as permitted by the USA PATRIOT ACT.

3. If you are applying for a credit card, you understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the credit card agreement and disclosures. 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. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. Shares and deposits in an Individual Retirement Account, and 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.

**X** \_\_\_\_\_ (SEAL)  
 APPLICANT'S SIGNATURE DATE

**X** \_\_\_\_\_ (SEAL)  
 OTHER SIGNATURE DATE