

DETACH THIS PORTION AND KEEP FOR YOUR RECORDS

Interest Rate and Interest Charges	
Annual Percentage Rate for Purchases	11.88% to 15.99% fixed, when you open your account based on your creditworthiness
APR for Balance Transfers	11.88% to 15.99% fixed, when you open your account based on your creditworthiness
APR for Cash Advances	11.88% to 15.99% fixed, when you open your account based on your creditworthiness
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance before the due date each month.
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 Protection Financial Bureau at http://www.consumerfinance.gov/learnmore .
Fees	
Transaction Fees • Foreign Transaction	1% of each transaction in U.S. dollars.
• Late Payment • Balance Transfer Fee • Annual Fee	Up to \$20 None None

How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases). *An explanation of this method is provided in your account agreement.
Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.
 This information was printed on January 8, 2013 and was accurate as of that date. This information is subject to change after it was printed. You should contact us for any change in this information since it was printed. You may write us at: 350 North Lapeer Road Lake Orion, MI 48362-3150 (248) 814-4000 or call 800-306-9740 for this purpose.

CREDIT APPLICATION

Lakes Community Credit Union
 (248) 814-4000
 www.lakescommunitycu.org

Account Number _____

Amount requested \$ _____



IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal laws require all financial institutions to obtain, verify and record information that identifies each person who opens an Account. What this means to 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 and other identifying documents.

APPLICANT INFORMATION

APPLICANT'S Name (please print)	Birth Date	Social Security Number	Gross Pay (Monthly)* \$ ()	Other Income** \$ ()
Home Address ()	City-State-ZIP		Home Phone	
Cell Phone	Driver's License/Other Identification Number		Mother's Maiden Name ()	
Employer / Employer's Address		Hire Date ()	Work Phone	
Name of Reference		Reference's Phone ()		
Name of Reference		Reference's Phone		

THIS SECTION MUST BE COMPLETED IF THERE IS A CO-APPLICANT

CO-APPLICANT'S Name (please print)	Birth Date	Social Security Number	Gross Pay (Monthly)* \$ ()	Other Income** \$ ()
Home Address ()	City-State-ZIP		Home Phone	
Cell Phone	Driver's License/Other Identification Number		Mother's Maiden Name ()	
Employer / Employer's Address		Hire Date ()	Work Phone	
Name of Reference		Reference's Phone ()		
Name of Reference		Reference's Phone		

***INCLUDE A COPY OF YOUR MOST RECENT PAY STUB**

** Alimony, child support, or separate miantenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

OUTSTANDING DEBTS (IMPORTANT – attach additional sheet if necessary)

\$ _____ Monthly Mortgage or Rent Payment	_____ Name of Creditor	_____ Name of Creditor
\$ _____ Present Balance	\$ _____ Present Balance	\$ _____ Monthly Payment
	\$ _____ Present Balance	\$ _____ Monthly Payment

PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING: This statement is submitted to obtain credit and I/we certify that all information herein is true and complete. I/we agree that inquiries may be made to verify information and that credit references or verification may be given based on inquiries from other parties. This offer is subject to the credit policies of this institution. I/we agree to be bound by the terms and conditions of the cardholder agreement, a copy of which will be mailed to the applicant if this application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicant's use. If this is a joint application, the undersigned shall be jointly and severally liable for any and all credit extended from time to time. We may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

X _____ **X** _____
 Applicant Signature Date Co-Applicant Signature Date

FOR CU USE ONLY	Applicant Signature _____ Date _____	Co-Applicant Signature _____ Date _____
	VISA Account No. _____	
	Date Approved _____	Credit Line _____ Approved By _____