

Please return completed
Application to the address
below in a stamped envelope.

Cut off the Application and
Solicitation Disclosure
and retain for your records.

TWO HARBORS
FEDERAL CREDIT UNION
801 11TH STREET
TWO HARBORS MN 55616

DO NOT MAIL
THIS FORM
WITHOUT AN
ENVELOPE

The
Credit Union
Difference



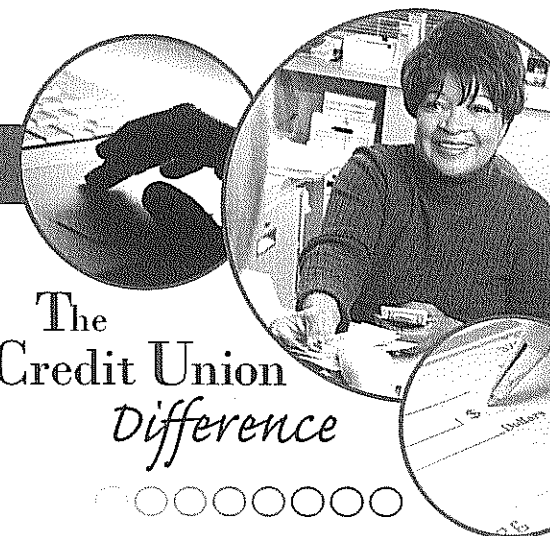
Credit Card Application

Visa

Two Harbors Federal
Credit Union

801 11th Street
Two Harbors, MN 55616

218-834-2266
Fax: 218-834-2250
www.thfcu.org



Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	9.90%
APR for Balance Transfers	9.90%
APR for Cash Advances	9.90%
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50.
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

Transaction Fees - Foreign Transaction Fee	None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$25.00

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

Minimum Interest Charge: The minimum interest charge will be charged on any dollar amount.

Effective Date:

The information about the costs of the card described in this application is accurate as of April 19, 2016.

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee

\$25.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.

Returned Payment Fee

\$25.00 or the amount of the required minimum payment, whichever is less.

Statement Copy Fee

\$4.00

Document Copy Fee

\$4.00

Card Replacement Fee

\$10.00

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A table that includes required credit card disclosures is provided with this Application. To obtain any change in the required information since it was printed, write to us at the address stated on this Application.



Check below to indicate the type of credit for which you are applying. Married Applicants may apply for a separate account.

☐ **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:** Each applicant must **individually** complete the appropriate section below. If Co-Borrower is spouse of the applicant, mark the Co-Applicant box.

Guarantor: Complete the **Other** section if you are a guarantor on an account/loan. ☐ Credit Limit Requested: \$ _____

Applicant		Other: ☐ Co-Applicant ☐ Spouse ☐ Other	
NAME (Last - First - Initial)	ACCOUNT NUMBER	NAME (Last - First - Initial)	ACCOUNT NUMBER
DRIVER'S LICENSE NUMBER / STATE		SOCIAL SECURITY NUMBER	
E-MAIL ADDRESS			
BIRTH DATE	HOME PHONE	CELL PHONE	BUSINESS PHONE/ EXT.
PRESENT ADDRESS (Street - City - State - Zip)		OWN ☐ RENT ☐ YEARS AT THIS ADDRESS	
MORTGAGE/RENT OWED TO:			
MORTGAGE BALANCE	MONTHLY PAYMENT	INTEREST RATE	%
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:			
☐ MARRIED ☐ SEPARATED ☐ 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		OTHER INCOME	
\$ _____ PER _____ \$ _____ GROSS		\$ _____ PER _____ \$ _____ SOURCE	
☐ NET ☐ GROSS			
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			
Signatures			
APPLICANT'S SIGNATURE		DATE	
FOR CREDIT UNION ☐ APPROVED ☐ DECLINED		CREDIT CARD NUMBER _____	
USE ONLY ☐ CREDIT COMMITTEE OR LOAN OFFICER SIGNATURE		DATE	

