

Two Harbors Federal Credit Union

626 Second Avenue • Two Harbors, MN 55616
218-834-2266 • Fax: 218-834-2250 • www.thfcu.org

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.



Credit Card 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	DRIVER'S LICENSE NUMBER / STATE	SOCIAL SECURITY NUMBER
E-MAIL ADDRESS		E-MAIL ADDRESS	
BIRTH DATE	HOME PHONE	CELL PHONE	BUSINESS PHONE/ EXT.
PRESENT ADDRESS (Street - City - State - Zip)		PRESENT ADDRESS (Street - City - State - Zip)	
☐ OWN ☐ RENT		☐ OWN ☐ RENT	
YEARS AT THIS ADDRESS		YEARS AT THIS ADDRESS	
MORTGAGE/RENT OWED TO:		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		Employment/Income	
NAME AND ADDRESS OF EMPLOYER		NAME AND ADDRESS OF EMPLOYER	
START DATE		START DATE	
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	\$	PER
☐ NET ☐ GROSS	SOURCE	☐ NET ☐ 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 crime to willfully and deliberately provide incomplete or incorrect information in this application.
2. 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) **X** (SEAL)

APPLICANT'S SIGNATURE DATE OTHER SIGNATURE DATE

FOR CREDIT UNION ☐ APPROVED NO. OF CARDS CREDIT LIMIT \$ CREDIT CARD NUMBER

USE ONLY ☐ DECLINED CREDIT COMMITTEE OR LOAN OFFICER SIGNATURE

Detach and Retain Disclosure for Your Records

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Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	13.90%
APR for Balance Transfers	13.90%
APR for Cash Advances	13.90%

How to Avoid Paying Interest on Purchases

Your due date is at We will not charge entire balance by the minimum inter

Minimum Interest Charge

If you are charged The minimum inter

For Credit Card Tips from the Consumer Financial Protection Bureau

To learn more ab using a credit can Protection Bureau

Fees

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

How We Will Calculate Your Balance. We use a method called **Effective Date.** The information about the costs of the card described in this This information may have changed after that date. To find out

OTHER DISCLOSURES

Late Payment Fee	\$25.00 or the amou is less, if you are th \$25.00 or the amou is less.
Returned Payment Fee	\$4.00
Statement Copy Fee	\$4.00
Document Copy Fee	\$4.00
Card Replacement Fee	\$10.00

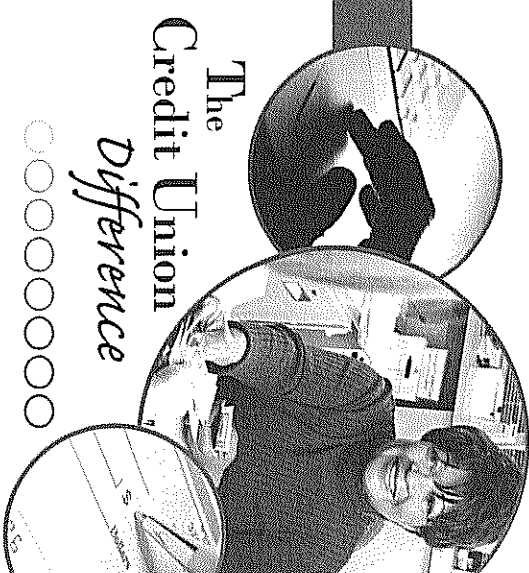


Please return completed
Application to the address
below in a stamped envelope.

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

TWO HARBORS
FEDERAL CREDIT UNION
626 SECOND AVENUE
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

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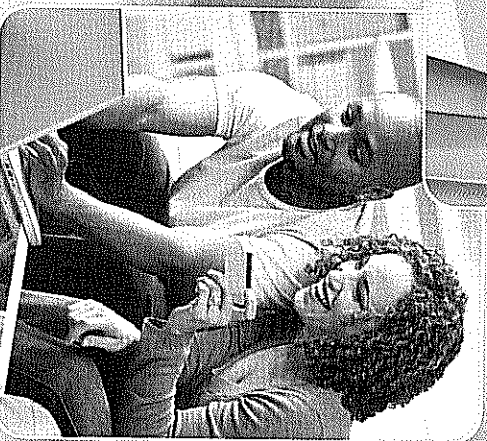
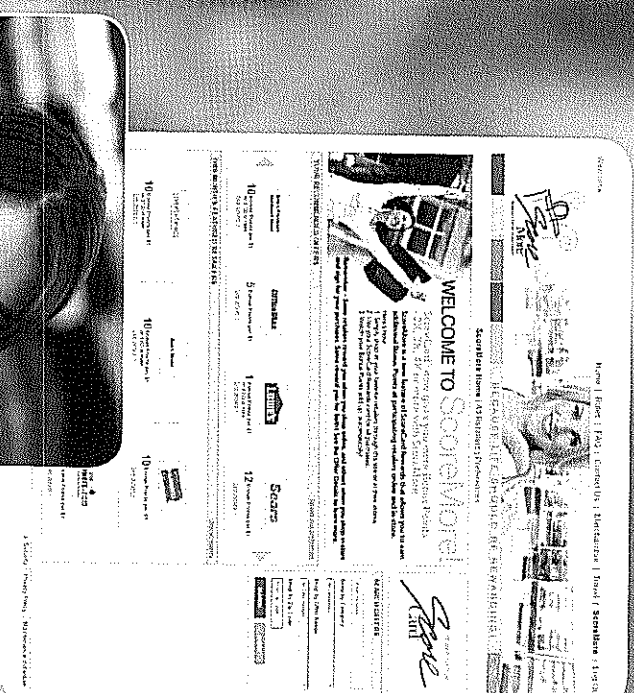


Earn More Bonus Points at Retailers Like These and More!

- Walmart.com
- Disney Store
- JC Penney
- Macy's
- Microsoft Store
- NutriSystem, Inc.
- Omaha Steaks
- Saks Fifth Avenue
- Victoria's Secret
- 1-800-FLOWERS.COM®

Participating retailers and offers are subject to change at any time. Complete details of each offer may be located in the "Offer Details" displayed on the ScoreMore Mail.

scorecardrewards.com



Frequently Asked Questions

Can I go directly to a retailer's website to shop and earn more Bonus Points?

No. To earn ScoreMore Bonus Points for qualified online purchases, you must access the participating retailer website from the ScoreMore link on scorecardrewards.com. Once you've accessed the retailer site, simply use your ScoreCard Rewards card to make your purchase.

Why do I need to sign my purchase receipt when shopping in-store at participating ScoreMore retailers?

When you are using your Rewards card at one of the participating ScoreMore retailers, you must select "Credit" and SIGN your receipt to earn more Bonus Points. If you select PIN, you will not earn any extra Bonus Points for purchases made at participating ScoreMore retailers.



How can I see if I Bonus Points thr

Log in to scorecardrewards.com the link located on the menu at the top of the either "Transaction History" to view the current monthly earnings. You may also Headquarters at 800-854-0790 to confirm Bonus Points ScoreMore purchase.

When will the ad I've earned through my account?

ScoreMore Points for Purchases are typical (7) days of transaction. Purchases are typical days of transaction for some retailer offer processing time. Points retailers are awarded planned travel. Please for details on point earnings issuance.

What happens to earned if I have to return purchases.

If I have a question who can I contact

You may contact **Score** at **1-800-854-0790**, 24/7 closed major holidays.

There's more
points -
more
earned

Go to ScoreMore
online, scan
the QR code, or log in
to the ScoreMore
app.

Check out and log in
the link and shop
participating retailers.
Rewards card

Points add up quickly.
Sellers
Shop online
Shop in-store
retailer.
Shop in-store
retailer.

For more details,
visit the website.
Visit the website
for details.

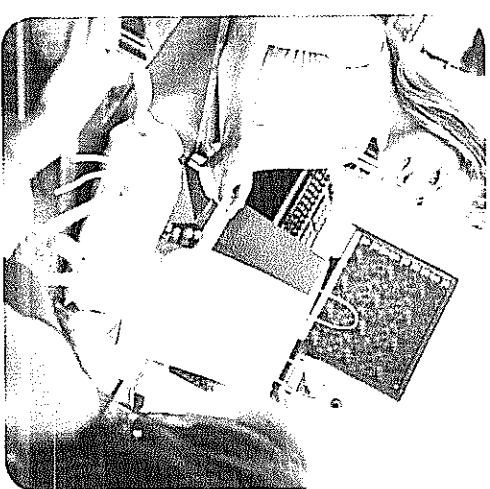
Scan QR code
to Earn
100-200 Points

Shop at participating online retailers by visiting
and logging in. Click on
ScoreMore and make all your purchases using your
Rewards card - you'll automatically earn more
Bonus Points!

In-store shopping is just as easy. Anytime you shop
at a participating ScoreMore retailer, be sure to use
your Rewards card with a signature and earn more
Bonus Points.

Shop Online

Shop In-Store
Swipe - Sign - Earn

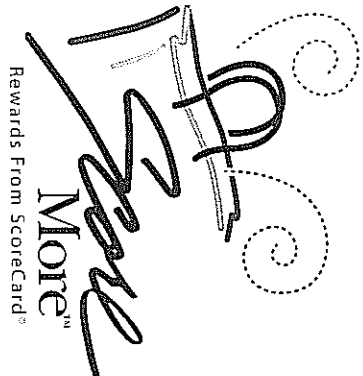


4 Easy Steps
To Earn
Bonus Points

1. Go to ScoreMore online and log in.
2. Click on the ScoreMore link and shop online or in-store at participating retailers.
3. Use your ScoreCard Rewards card for all purchases.
4. Watch your Bonus Points add up quickly.

ScoreCard
Award Headquarters
1-800-854-0790
24 hour support, closed major holidays

SM #7905 07/11



FIND OUT HOW TO
ScoreMore!

WITH
ScoreCard
Rewards

Use Your
ScoreCard
Rewards Card
& Earn More
Points!

