



210 WALNUT ST., ROOM 927
 DES MOINES, IOWA 50309-21166
 PHONE: 515-243-0480
 FAX: 515-243-4180

MASTERCARD® APPLICATION

You may fax this application to the office at 515-243-4180.
Please do not email.

The US Patriot Act requires applicants to **submit a copy of their non-expired driver's license** with this application.

Credit Union Account Number:

Individual Credit: You must complete the **Applicant** section about yourself.

Joint Credit: Each Applicant must **individually** complete the appropriate section below.

Type of credit	Individual	joint	Amount of Limit Requested:
Are you a co-maker on another loan?	yes	no	
Have you ever filed bankruptcy?	yes	no	

APPLICANT				CO-APPLICANT/CO-SIGNER/SPOUSE			
First Name				First Name			
Last Name				Last Name			
SSN				SSN			
Date of Birth				Date of Birth			
Home Phone				Home Phone			
Cell Phone				Cell Phone			
Home Address				Home Address			
City, State, Zip				City, State, Zip			
Years There	Own	Rent		Years There	Own	Rent	
Work Phone				Work Phone			
Job Title				Job Title			
Employer		How Long		Employer		How Long	
Income	\$		(Gross Monthly)	Income	\$		(Gross Monthly)
Other Income	\$	Source		Other Income	\$	Source	

Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.

Name & Address of Nearest Relative Not Living With You				Name & Address of Nearest Relative Not Living With You			
Relationship	Phone #			Relationship	Phone #		
What you	Creditor Name			Balance Owed	Monthly		
Rent				\$	\$		
Mortgage				\$	\$		
Auto				\$	\$		
Auto				\$	\$		
Credit Card				\$	\$		
Credit Card				\$	\$		
Credit Card				\$	\$		
Other				\$	\$		
Other				\$	\$		
Other				\$	\$		

1. By signing below you understand that the use of your card will constitute acknowledgment of receipt and agreement of 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 dues.

2. You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of what you owe. 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, 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.

Applicant's Signature
 Date
 Co-Applicant's Signature
 Date

Applicant's Signature

Date

Co-Applicant's Signature

Date

**USDA CREDIT UNION MASTERCARD®
IMPORTANT DISCLOSURE TABLE OF RATE, FEE AND AGREEMENT TERMS**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for purchases and cash advances	9.50% Non Variable Rate when you open an account, based on your creditworthiness.
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.
Method of computing the balance for purchases	Average daily balance method (including current transactions)
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	
Annual fee	None
Minimum interest charge	If you are charged interest, the charge will be no less than .50¢
ATM cash per transaction	\$2.00
Penalty Fees:	
• Late payment fee	\$25.00
• Return check fee	\$25.00
• Replacement card fee	\$5.00
• Replacement PIN fee	\$5.00

USDA CREDIT UNION
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