

VISA CARD APPLICATION

Member Number

INSTRUCTIONS: FILL OUT APPLICATION AND RETURN IT WITH PROOF OF INCOME AND MORTGAGE OR RENT PAYMENT.

PLATINUM CARD

CHECK ONE: Individual Credit Joint Credit with: 1 2 cards

APPLICANT: first name middle last name			Birthday		Home Phone - -				
home address			city, state and zip code		Starting Cell Phone - -				
prior address			city, state and zip code		Starting/Through Email				
social security		Number of Excluding		drivers license		Rent Own Other			
name of mortgage co. employer			payment /rent \$		mortgage balance \$		purchase price \$ market \$		
			employer address		employer phone -				
gross pay \$		weekly semi-monthly		bi-weekly semi-monthly		date hired		position	
previous employer			employer address					How Long to	

Other income Note: Alimony, child support or separate maintenance Income need not be revealed if you do not wish to have it considered as a basis for repaying this

Other income Source (See Note Above)		Amount of Other Income		Alimony, Support, Maintenance Payments	
		\$ Per		\$ Per	

JOINT APPLICANT: first name middle last name			Birthday		Home Phone - -				
home address			city, state and zip code		Starting Cell Phone - -				
prior address			city, state and zip code		Starting/Through Email				
social security		Relationship to		drivers license		Rent Own Other			
name of mortgage co. employer			payment /rent \$		mortgage balance \$		purchase price \$ market \$		
			employer address		employer phone -				
gross pay \$		weekly semi-monthly		bi-weekly semi-monthly		date hired		position	
previous employer			employer address					How Long to	

CREDIT REFERENCES -- List all debts (loans, credit cards, medical, etc.) Attach an additional page if If no debts, so state.

Name and Address	Account Number	Collateral	Monthly Payment	Present Balance

FINANCIAL INFORMATION

IF A "YES" ANSWER IS GIVEN TO A QUESTION, EXPLAIN ON AN ATTACHED SHEET  
DO YOU HAVE ANY OUTSTANDING JUDGMENTS?.....  
HAVE YOU EVER FILED FOR BANKRUPTCY OR HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13?.....

APPLICANT YES NO  
JOINT YES NO

Everything I have stated in this application is true to the best of my knowledge and is an accurate statement of my obligations and the income upon which I will rely to pay the credit requested. I understand that you will rely on this information in deciding whether or not to grant or continue credit to me. I also understand that you will not return this application. You are authorized to check my credit and employment history. I agree that I will be bound by all of the terms and conditions governing the charge card account, a copy of which will be delivered to me with my card. I hereby grant to The Ohio Educational Credit union (OECU) a security interest in all funds now on deposit or hereafter deposited in my Share Draft Account and Share Account and any other deposit account I may have from time to time at OECU. This security interest is a condition of the VISA account and that I intend to grant the security interest as described above. Upon def

IMPORTANT: YOU MUST INCLUDE PROOF OF INCOME AND MORTGAGE OR RENT PAYMENT WITH THIS APPLICATION

Signature of Applicant Date Signature of Joint Applicant Date

X X

The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers and that credit reporting agencies maintain separate credit histories on each Individual upon request. The Ohio Civil Rights Commission administers compliance with the law.

# OHecu VISA® Platinum Credit Card

Building  
your financial  
future



www.OHecu.com

## TRUTH-IN-LENDING DISCLOSURE

Interest Rates and Interest Charges		
	CURewards®	Non-Rewards
Annual Percentage Rate (APR) for Purchases	<b>10.75% to 21.75%</b> when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on Prime Rate.	<b>9.75% to 20.75%</b> when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on Prime Rate.
APR for Balance Transfer	<b>12.75% to 23.75%</b> when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on Prime Rate.	<b>11.75% to 22.75%</b> when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on Prime Rate.
APR for Cash Advance	<b>12.75% to 23.75%</b> when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on Prime Rate.	<b>11.75% to 22.75%</b> when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on Prime Rate.
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 <b>\$0.50</b>	
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>	
Fees		
Annual Fee	None	
Additional Card Fee	None	
Transaction Fees		
– Balance Transfer	Either <b>\$10</b> or <b>3%</b> of the amount of each transfer, whichever is greater	
– Cash Advance	Either <b>\$10</b> or <b>3%</b> of the amount of each cash advance, whichever is greater	
– Foreign Transaction	<b>1%</b> of each transaction in U.S. Dollars	
Penalty Fees		
– Late Payment	<b>5%</b> of outstanding balance / <b>\$5</b> minimum / <b>\$30</b> maximum	
– Return Payment	Up to a maximum of <b>\$20</b>	

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

OHecu will not discriminate on a prohibited basis on approval of loan applications

**Note:** The information about the costs of the card described in this solicitation is accurate as of December 19, 2024. This information may have changed after that date. To find out what may have changed, contact us at 216-621-6296 or 800-552-6328 or write to us at PO Box 93079, Cleveland, OH 44101-5079.

**Military Lending Act Disclosure:** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable, to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any applicable fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). A "Covered Borrower" for purposes of this loan means a consumer who, at the time the consumer becomes obligated on this loan, is a covered member or a dependent of a covered member as defined by the Military Lending Act. A Covered Borrower does not mean a consumer who (though a Covered Borrower at the time he or she became obligated on this transaction) no longer is a covered member or a dependent of a covered member as defined by the Military Lending Act.

**For OHecu  
Use  
Only**

☐ Accepted ☐ Declined Tier Level \_\_\_\_\_ Rate \_\_\_\_\_  
☐ Rewards ☐ Non-Rewards Credit Limit \_\_\_\_\_  
 Credit Committee or Loan Officer \_\_\_\_\_



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.



YOUR DEPOSITS ARE INSURED TO \$250,000 PER ACCOUNT.

THIS INSTITUTION IS NOT FEDERALLY INSURED.  
MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY