

# APPLY TODAY

## FOR A CHOICE ONE VISA CREDIT CARD

### Choice One VISA Credit Card Features

- Platinum – A Low 8.90% APR\*
- Classic – A Low 13.50% APR\*
- 2.99%\* APR VISA Balance Transfer Rate with NO Balance Transfer Fee
- No Annual Fee
- 25-day Interest-Free Grace Period On Purchases
- Accepted Everywhere
- Worldwide Cash Advance Option
- UChoose Rewards-Earn redeemable points on purchases
- Online Access
- 24/7 Customer Service
- Mobile Device Alerts with Card Valet
- Debt Protection covers payment cancellation in the event of Death, Disability and Involuntary Unemployment
- Automatic Payment Options Available

**Submit completed application along with proof of income.**

### For Complete Details

Questions Call 570-823-7676 Press 2 Press 1

Or Visit us at: <https://choiceone.org/loans/visa-credit-cards/>







The One Choice for Financial Services.

101 Hazle St. • Wilkes Barre, PA 18702

# APPLICATION

There are costs associated with the use of a credit card. Information about costs, rates and fees may be contained in disclosures provided with this application or by calling us toll-free or collect at (800) 610-2788 or writing 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 appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.

**LOANLINER Account/Loan:**  Individual  Joint  
(Including ATM/Debit card access to the account if available)

**Credit Card Account:**  Individual  Joint

If this is an application for joint credit, Applicant and Co-Applicant each agree and acknowledge the intent to apply for joint credit (sign below):

|   |                            |  |                            |
|---|----------------------------|--|----------------------------|
| Applicant<br><br><b>X</b><br><br>(Seal) | Date<br><br><br><br>(Seal) | Co-Applicant<br><br><b>X</b><br><br>(Seal) | Date<br><br><br><br>(Seal) |
|---|----------------------------|--|----------------------------|

Amount Requested \$  
Purpose/Collateral:

Credit Limit Requested \$  
If Authorized User, Name:

**Guarantors Complete OTHER section below.**

**APPLICANT**

**OTHER**  CO-APPLICANT  SPOUSE  GUARANTOR  OTHER

|   |                    |                        |  |   |                    |                        |  |
|---|--------------------|------------------------|--|---|--------------------|------------------------|--|
| NAME (Last - First - Initial)   |                    |                        |  | NAME (Last - First - Initial)   |                    |                        |  |
| ACCOUNT NUMBER  |                    | SOCIAL SECURITY NUMBER |  | ACCOUNT NUMBER  |                    | SOCIAL SECURITY NUMBER |  |
| BIRTH DATE  |                    | EMAIL ADDRESS          |  | BIRTH DATE  |                    | EMAIL ADDRESS          |  |
| HOME PHONE  | CELL PHONE         | BUSINESS PHONE/EXT.    |  | HOME PHONE  | CELL PHONE         | BUSINESS PHONE/EXT.    |  |
| DRIVER'S LICENSE NUMBER/STATE   |                    | AGES OF DEPENDENTS     |  | DRIVER'S LICENSE NUMBER/STATE   |                    | AGES OF DEPENDENTS     |  |
| PRESENT ADDRESS (Street - City - State - Zip)   |                    |                        | <input type="checkbox"/> OWN <input type="checkbox"/> RENT | PRESENT ADDRESS (Street - City - State - Zip)   |                    |                        | <input type="checkbox"/> OWN <input type="checkbox"/> RENT |
| LENGTH AT RESIDENCE   |                    |                        |  | LENGTH AT RESIDENCE   |                    |                        |  |
| PREVIOUS ADDRESS (Street - City - State - Zip)  |                    |                        | <input type="checkbox"/> OWN <input type="checkbox"/> RENT | PREVIOUS ADDRESS (Street - City - State - Zip)  |                    |                        | <input type="checkbox"/> OWN <input type="checkbox"/> RENT |
| LENGTH AT RESIDENCE   |                    |                        |  | LENGTH AT RESIDENCE   |                    |                        |  |
| MORTGAGE/RENT OWED TO   |                    |                        |  | MORTGAGE/RENT OWED TO   |                    |                        |  |
| MORTGAGE BALANCE \$   | MONTHLY PAYMENT \$ | INTEREST RATE %        |  | MORTGAGE BALANCE \$   | MONTHLY PAYMENT \$ | INTEREST RATE %        |  |
| COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:<br><input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed) |                    |                        |  | COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:<br><input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed) |                    |                        |  |
| <b>EMPLOYMENT/INCOME</b>  |                    | START DATE             |  | <b>EMPLOYMENT/INCOME</b>  |                    | START DATE             |  |
| EMPLOYMENT STATUS <input type="checkbox"/> FULL TIME <input type="checkbox"/> PART TIME   |                    |                        |  | EMPLOYMENT STATUS <input type="checkbox"/> FULL TIME <input type="checkbox"/> PART TIME   |                    |                        |  |
| NAME AND ADDRESS OF EMPLOYER  |                    |                        |  | NAME AND ADDRESS OF EMPLOYER  |                    |                        |  |
| <b>NOTICE:</b> ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.  |                    |                        |  | <b>NOTICE:</b> ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.  |                    |                        |  |
| EMPLOYMENT INCOME PER \$  |                    | OTHER INCOME PER \$    |  | EMPLOYMENT INCOME PER \$  |                    | OTHER INCOME PER \$    |  |
| TITLE/GRADE   |                    | SOURCE                 |  | TITLE/GRADE   |                    | SOURCE                 |  |
| PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS   |                    |                        |  | PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS   |                    |                        |  |

|  |  |
|--|--|
| STARTING DATE _____ ENDING DATE _____  | STARTING DATE _____ ENDING DATE _____  |
| MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO<br>WHERE _____ ENDING/SEPARATION DATE _____ | MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO<br>WHERE _____ ENDING/SEPARATION DATE _____ |

| REFERENCE  |                  | REFERENCE  |                  |
|--|------------------|--|------------------|
| NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU |                  | NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU |                  |
| RELATIONSHIP _____                                       | HOME PHONE _____ | RELATIONSHIP _____                                       | HOME PHONE _____ |

| WHAT YOU OWE   |   |               |                 |                 |                          |                          |
|--|---|---------------|-----------------|-----------------|--------------------------|--------------------------|
| DEBT   | CREDITOR NAME OTHER THAN THIS CREDIT UNION<br>(Attach additional sheet(s) if necessary) | INTEREST RATE | PRESENT BALANCE | MONTHLY PAYMENT | OWED BY                  |                          |
|  |   |               |                 |                 | APPLICANT                | OTHER                    |
| <input type="checkbox"/> RENT<br><input type="checkbox"/> FIRST MORTGAGE<br>(Incl. Tax & Ins.) |   | %             | \$              | \$              | <input type="checkbox"/> | <input type="checkbox"/> |
|  | SEE ATTACHED  | %             | \$              | \$              | <input type="checkbox"/> | <input type="checkbox"/> |
|  |   | %             | \$              | \$              | <input type="checkbox"/> | <input type="checkbox"/> |
|  |   | %             | \$              | \$              | <input type="checkbox"/> | <input type="checkbox"/> |
|  |   | %             | \$              | \$              | <input type="checkbox"/> | <input type="checkbox"/> |
|  |   | %             | \$              | \$              | <input type="checkbox"/> | <input type="checkbox"/> |
|  |   | %             | \$              | \$              | <input type="checkbox"/> | <input type="checkbox"/> |
|  |   | %             | \$              | \$              | <input type="checkbox"/> | <input type="checkbox"/> |
|  |   | %             | \$              | \$              | <input type="checkbox"/> | <input type="checkbox"/> |
|  |   | %             | \$              | \$              | <input type="checkbox"/> | <input type="checkbox"/> |
| LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED:           |   |               | <b>TOTALS</b>   | \$              |                          | \$                       |

| WHAT YOU OWN      |  |              |  |                             |                              |                             |                          |                          |
|-------------------|--|--------------|--|-----------------------------|------------------------------|-----------------------------|--------------------------|--------------------------|
| ASSET DESCRIPTION | LIST LOCATION OF PROPERTY OR FINANCIAL INSTITUTION | MARKET VALUE | PLEGDED AS COLLATERAL FOR ANOTHER LOAN |                             |                              |                             | OWNED BY                 |                          |
|                   |  |              | <input type="checkbox"/> YES           | <input type="checkbox"/> NO | <input type="checkbox"/> YES | <input type="checkbox"/> NO | APPLICANT                | OTHER                    |
|                   | SEE ATTACHED                                       | \$           | <input type="checkbox"/>               | YES                         | <input type="checkbox"/>     | NO                          | <input type="checkbox"/> | <input type="checkbox"/> |
|                   |  | \$           | <input type="checkbox"/>               | YES                         | <input type="checkbox"/>     | NO                          | <input type="checkbox"/> | <input type="checkbox"/> |
|                   |  | \$           | <input type="checkbox"/>               | YES                         | <input type="checkbox"/>     | NO                          | <input type="checkbox"/> | <input type="checkbox"/> |
|                   |  | \$           | <input type="checkbox"/>               | YES                         | <input type="checkbox"/>     | NO                          | <input type="checkbox"/> | <input type="checkbox"/> |
|                   |  | \$           | <input type="checkbox"/>               | YES                         | <input type="checkbox"/>     | NO                          | <input type="checkbox"/> | <input type="checkbox"/> |
|                   |  | \$           | <input type="checkbox"/>               | YES                         | <input type="checkbox"/>     | NO                          | <input type="checkbox"/> | <input type="checkbox"/> |

| OTHER INFORMATION ABOUT YOU |  |  | IF YOU ANSWER "YES" (BY CHECKING THE BOX) TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET |     |                          |    | APPLICANT                | OTHER                    |
|-----------------------------|--|--|---|-----|--------------------------|----|--------------------------|--------------------------|
| 1.                          | ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?  |  | <input type="checkbox"/>  | YES | <input type="checkbox"/> | NO | <input type="checkbox"/> | <input type="checkbox"/> |
| 2.                          | DO YOU CURRENTLY HAVE ANY OUTSTANDING JUDGMENTS OR HAVE YOU EVER FILED FOR BANKRUPTCY, HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13, HAD PROPERTY FORECLOSED UPON OR REPOSSESSED IN THE LAST 7 YEARS, OR BEEN A PARTY IN A LAWSUIT? |  | <input type="checkbox"/>  | YES | <input type="checkbox"/> | NO | <input type="checkbox"/> | <input type="checkbox"/> |
| 3.                          | IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?  |  | <input type="checkbox"/>  | YES | <input type="checkbox"/> | NO | <input type="checkbox"/> | <input type="checkbox"/> |
| 4.                          | ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE?<br>FOR WHOM (Name of Others Obligated on Loan):<br><br>TO WHOM (Name of Creditor):  |  | <input type="checkbox"/>  | YES | <input type="checkbox"/> | NO | <input type="checkbox"/> | <input type="checkbox"/> |

**STATE LAW NOTICE(S)**

**Notice to Nebraska Residents:** A credit agreement must be in writing to be enforceable under Nebraska law. To protect you and us from any misunderstandings or disappointments, any contract, promise, undertaking, or offer to forebear repayment of money or to make any other financial accommodation in connection with this loan of money or grant or extension of credit, or any amendment of, cancellation of, waiver of, or substitution for any or all of the terms or provisions of any instrument or document executed in connection with this loan of money or grant or extension of credit, must be in writing to be effective.

**Notice to New York Residents:** New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. New York State Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov.

**Notice to Ohio Residents:** 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.

**Notice to Wisconsin Residents:** (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.

|  |        |
|--|--------|
| Signature for Wisconsin Residents Only | Date   |
| X                                      | (Seal) |

**CONSENSUAL SECURITY INTEREST**

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. Shares and deposits in an IRA or 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. You may withdraw these other shares unless you are in default. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. For example, if you have an unpaid credit card balance, you agree we may use funds in your account(s) to pay any or all of the unpaid balance.

By signing or otherwise authenticating below, you are affirmatively agreeing that you are aware that granting a security interest is a condition for the credit card and you intend to grant a security interest. You acknowledge and agree that your pledge does not apply during any periods when you are a covered borrower under the Military Lending Act. For clarity, you will not be deemed a covered borrower, and your pledge will apply, if: (i) you become obligated on a credit transaction or establish an account for credit when you are not a covered borrower; or (ii) you cease to be a covered borrower.

|   |        |
|---|--------|
| Security Interest Acknowledgement and Agreement | Date   |
| X   | (Seal) |

|   |        |
|---|--------|
| Security Interest Acknowledgement and Agreement | Date   |
| X   | (Seal) |

**SIGNATURES**

By signing or otherwise authenticating below:

- 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, 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.
- If you are applying for a credit card, you understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the Consumer Credit Card Agreement and Disclosure.

|                       |        |
|-----------------------|--------|
| Applicant's Signature | Date   |
| X                     | (Seal) |

|                 |        |
|-----------------|--------|
| Other Signature | Date   |
| X               | (Seal) |

**CREDIT UNION USE ONLY**

|      |   |                     |              |                   |          |          |                                  |
|------|---|---------------------|--------------|-------------------|----------|----------|----------------------------------|
| DATE | <input type="checkbox"/> APPROVED<br><input type="checkbox"/> DECLINED<br><small>(Adverse Action Notice Sent)</small> | APPROVED LIMITS: \$ | SIGNATURE \$ | LINE OF CREDIT \$ | OTHER \$ | OTHER \$ | DEBT RATIO/SCORE<br>BEFORE AFTER |
|------|---|---------------------|--------------|-------------------|----------|----------|----------------------------------|

LOAN OFFICER COMMENTS:

Credit Committee or Loan Officer Signatures

|        |
|--------|
| Date   |
| X      |
| (Seal) |

|        |
|--------|
| Date   |
| X      |
| (Seal) |





APPLICATION AND  
SOLICITATION  
DISCLOSURE



VISA CLASSIC / VISA PLATINUM

| <b>Interest Rates and Interest Charges</b>                                |  |
|---|--|
| <b>Annual Percentage Rate (APR) for Purchases</b>                         | <b>Visa Classic</b><br><b>13.50%</b><br><br><b>Visa Platinum</b><br><b>8.90%</b>   |
| <b>APR for Balance Transfers</b>  | <b>Visa Classic</b><br><b>2.99%</b> Introductory APR for a period of six billing cycles.<br><br>After that, your APR will be <b>13.50%</b> .<br><br><b>Visa Platinum</b><br><b>2.99%</b> Introductory APR for a period of six billing cycles.<br><br>After that, your APR will be <b>8.90%</b> . |
| <b>APR for Cash Advances</b>  | <b>Visa Classic</b><br><b>13.50%</b><br><br><b>Visa Platinum</b><br><b>8.90%</b>   |
| <b>How to Avoid Paying Interest on Purchases</b>                          | 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.   |
| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</b> | <b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>                                       |
| <b>Fees</b>   |  |
| <b>Set-up and Maintenance Fees</b><br>- Application Fee                   | <b>\$5.00</b>  |
| <b>Transaction Fees</b><br>- Foreign Transaction Fee                      | <b>None</b>  |
| <b>Penalty Fees</b><br>- Late Payment Fee<br>- Returned Payment Fee       | Up to <b>\$25.00</b><br>Up to <b>\$25.00</b>   |

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (including new purchases)."

**Effective Date:**

The information about the costs of the card described in this application is accurate as of: December 20, 2019  
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Visa Classic and Visa Platinum are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any**



goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

**Other Fees & Disclosures:**

Late Payment Fee:

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

Application Fee:

\$5.00.

Returned Payment Fee:

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

Rush Fee:

\$40.00.





# BALANCE TRANSFER AUTHORIZATION FORM

Receive a low rate of **2.99% APR** for 6 billing cycles when consolidating debt through a balance transfer.

101 Hazle Street, Wilkes Barre, PA 18702  
(570)823-7676 (800)610-2788 Fax (570) 822-2272

I (We) hereby authorize Choice One Community Federal Credit Union to pay the amount indicated to the Card Issuer shown by issuing a check and adding the amount to my Credit Card Account. I (We) understand the amount transferred, combined with my current balance, cannot exceed my current credit limit.

| Payee         | Amount   | Account Number |
|---------------|----------|----------------|
| _____         | \$ _____ | _____          |
| Address _____ |          |                |
| _____         | \$ _____ | _____          |
| Address _____ |          |                |
| _____         | \$ _____ | _____          |
| Address _____ |          |                |
| _____         | \$ _____ | _____          |
| Address _____ |          |                |

X \_\_\_\_\_ X \_\_\_\_\_  
 Applicant's Signature Date Co-Applicant's Signature Date

For each credit card balance to be paid, please supply a copy of your most recent statement if available. It is your responsibility to verify that the credit/charge cards are paid in full. Transfers may take about four (4) weeks to complete. Please continue to make payments on these credit cards until the Credit Union notifies you that the balances have been transferred. The Credit Union is not responsible for any remaining balance(s) or additional charges with regard to such accounts(s), nor for any charges resulting in any delay in the payment and transfer of balances. The Credit Union reserves the right to refuse any balance transfer requests.



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| Payee         | Amount   | Account Number |
|---------------|----------|----------------|
| _____         | \$ _____ | _____          |
| Address _____ |          |                |
| _____         | \$ _____ | _____          |
| Address _____ |          |                |
| _____         | \$ _____ | _____          |
| Address _____ |          |                |
| _____         | \$ _____ | _____          |
| Address _____ |          |                |

X \_\_\_\_\_ X \_\_\_\_\_  
 Applicant's Signature Date Co-Applicant's Signature Date

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