



2027 East Monument Street
 Baltimore, MD 21205
 410-534-4500 Fax: 410-342-1160
www.jhfcu.org

CREDIT CARD ACCOUNT APPLICATION

ACCOUNT NUMBER	DATE
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APPLICANT INFORMATION

1. If You are applying for joint credit with Your Spouse/Co-Applicant, are relying on Your Spouse's income as a source of repayment for the credit requested or if You live in a community property state: (AZ, CA, ID, LA, NM, NV, TX, WI) or Puerto Rico, complete the Spouse/Co-Applicant section and the following:
 Married Separated Unmarried (Includes Single, Divorced and Widowed)

2. Married applicants can apply for individual credit. Indicate if You would like:
 Individual Credit Joint Credit with Your Spouse/Co-Applicant

TYPE OF CREDIT CARD APPLIED FOR: <input type="checkbox"/> Visa Platinum <input type="checkbox"/> Visa Platinum Rewards <input type="checkbox"/> Starter	AMOUNT REQUESTED (\$25,000 MAXIMUM): \$
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NOTICE TO CREDIT CARD APPLICANTS: Please refer to the Credit Card Disclosure on page 2 of this application for information regarding the costs associated with the use of Your Credit Card. You further understand that Your use or allowing the card to be used will constitute acknowledgment, receipt and Your agreement to the terms and conditions of the Credit Card Cardmember Agreement and Disclosure provided to you with the card.

APPLICANT

FULL NAME		
SOCIAL SECURITY NUMBER	DATE OF BIRTH	
HOME PHONE	WORK PHONE	
EMAIL ADDRESS	CELL PHONE	
STREET ADDRESS		
CITY	STATE	ZIP
MORTGAGE PAYMENT/MONTHLY RENT	<input type="checkbox"/> OWN <input type="checkbox"/> LIVE WITH FAMILY <input type="checkbox"/> RENT <input type="checkbox"/> OTHER	
Are You a U.S. Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No		

CO-APPLICANT/CO-SIGNER

FULL NAME		
SOCIAL SECURITY NUMBER	DATE OF BIRTH	
HOME PHONE	WORK PHONE	
EMAIL ADDRESS	CELL PHONE	
STREET ADDRESS		
CITY	STATE	ZIP
MORTGAGE PAYMENT/MONTHLY RENT	<input type="checkbox"/> OWN <input type="checkbox"/> LIVE WITH FAMILY <input type="checkbox"/> RENT <input type="checkbox"/> OTHER	
Are You a U.S. Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No		

EMPLOYER	START DATE	
OCCUPATION	PAY FREQUENCY	GROSS INCOME
ADDITIONAL EMPLOYER NAME	START DATE	
ADDITIONAL EMPLOYMENT OCCUPATION	PAY FREQUENCY	GROSS INCOME
OTHER INCOME SOURCE*	PAY FREQUENCY	GROSS INCOME
TOTAL MONTHLY GROSS INCOME		

EMPLOYER	START DATE	
OCCUPATION	PAY FREQUENCY	GROSS INCOME
ADDITIONAL EMPLOYER NAME	START DATE	
ADDITIONAL EMPLOYMENT OCCUPATION	PAY FREQUENCY	GROSS INCOME
OTHER INCOME SOURCE*	PAY FREQUENCY	GROSS INCOME
TOTAL MONTHLY GROSS INCOME		

*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 obligation.

OPTIONAL DEBT PROTECTION An appropriate application/disclosure will be furnished at the time Your credit is approved.

PLEASE CHECK ONE OF THE BOXES BELOW. You are interested in Debt Protection Coverage <input type="checkbox"/> You are not interested in Debt Protection Coverage <input type="checkbox"/>
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SIGNATURES

NOTICE: IF YOU QUALIFY, ONE OF THE CONDITIONS TO THE CREDIT UNION ISSUING THIS CARD TO YOU IS THAT YOU GRANT TO IT A SECURITY INTEREST IN ALL YOUR SHARES IN THE CREDIT UNION AND ALSO IN ANY PROPERTY IN WHICH YOU MAY HAVE GRANTED THE CREDIT UNION A SECURITY INTEREST FOR ANY OTHER OBLIGATIONS YOU OWE THE CREDIT UNION.

YOU HEREBY GRANT TO JOHNS HOPKINS FEDERAL CREDIT UNION ("CREDIT UNION") A SECURITY INTEREST IN ALL YOUR SHARES IN THE CREDIT UNION IN WHATEVER FORM THOSE SHARES MAY TAKE (EXCEPT IRA AND KEOGH ACCOUNTS) BOTH NOW AND IN THE FUTURE AND IN ANY PROPERTY IN WHICH YOU HAVE GRANTED THE CREDIT UNION A SECURITY INTEREST FOR OTHER OBLIGATIONS YOU OWE THE CREDIT UNION (EXCEPT FOR ANY SECURITY INTEREST GRANTED IN YOUR RESIDENCE) IN ORDER TO SECURE THE OBLIGATIONS YOU MAY INCUR AS A RESULT OF THE CREDIT UNION'S ISSUANCE OF A CREDIT CARD TO YOU AS A RESULT OF THIS APPLICATION.

Applicant's Initials _____ Co-Applicant's Initials _____

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. You understand that the use of Your card will constitute acknowledgment of receipt and agreement to the terms of the Credit Card Cardmember Agreement and Disclosures.

You hereby acknowledge Your intent to apply for joint credit _____
 Applicant's Initials _____ Co-Applicant's Initials _____

APPLICANT SIGNATURE	DATE	CO-APPLICANT/CO-SIGNER SIGNATURE	DATE
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CREDIT CARD ACCOUNT OPENING DISCLOSURE

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for <div style="text-align: right; padding-right: 10px;"> Visa Platinum Visa Platinum Rewards Starter </div>	7.90% to 16.50% 9.40% to 18.00% 18.00% The rates above are based on your creditworthiness when you open your account and may vary. The type of card and credit limit you qualify for will also be determined by your creditworthiness.
APR for Balance Transfers <div style="text-align: right; padding-right: 10px;"> Visa Platinum Visa Platinum Rewards Starter </div>	7.90% to 16.50% 9.40% to 18.00% 18.00% The Finance Charge on cash advances and balance transfers will begin to accrue on the date you obtain the advance or make a transfer.
APR for Cash Advances <div style="text-align: right; padding-right: 10px;"> Visa Platinum Visa Platinum Rewards Starter </div>	7.90% to 16.50% 9.40% to 18.00% 18.00% The Finance Charge on cash advances and balance transfers will begin to accrue on the date you obtain the advance or make a transfer.
Minimum Interest Charge	None
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 interest on purchases if you pay the entire balance by the due date each month. We will begin charging interest on balance transfers and cash advances on the transaction date.
For Credit Card Tips from the Federal Reserve Board	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
Transaction Fees	
<ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	None \$5 or 2% of the amount of each cash advance, whichever is greater. 1% of each transaction in U.S. dollars.
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Over-the-Credit Limit • Return Payment 	\$25 None \$29

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

Billing Rights: Information on your rights to dispute transactions and how to exercise those right is provided in your account agreement.

Effective Date: The information about the costs of the card described in this application is accurate as of [insert date]. This information may have changed after that date. To find out what may have changed, visit one of our branches, or contact us at 410-534-4500 or 1-800-JHFCU-70.

OTHER DISCLOSURES

Statement Copy Fee	\$5.00
Convenience Check Stop Payment Fee	\$29.00

Security Agreement

Collateral	Your obligations under this account will be secured by Your shares on deposit with the Credit Union, and may include other collateral in which You have granted the Credit Union a security interest.
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