



Credit Card Application

CHECK ONE: Visa Signature® Platinum Gold The Classic Classic Secured

Please select: New Account Increase Limit on Existing Account to \$ _____

IMPORTANT: Read before completing this application and check appropriate box:

- If you are applying for an individual account in your own name and are relying on your own income or assets.
- If you are applying for a joint account or an account that you and another person will use. We intend to apply for joint credit. _____
- If you are applying for an individual account, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested. Applicant Initials _____ Co-Applicant Initials _____

APPLICANT INFORMATION (please print)

| | | | |
|---|--|--|--|
| GECU Member Number | | Are you a U.S. Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| Last Name | | First Name | |
| Social Security Number | | Middle Initial | |
| Date of Birth | | Email | |
| Address | | City | |
| Home Phone | | State | |
| Work Phone | | Zip | |
| Cell Phone | | | |
| Length of time at present address | | Monthly House Payment | |
| <input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Other | | | |
| Employer | | Occupation | |
| Length of time at present employer | | Gross Annual Income* | |

CO-APPLICANT/CO-SIGNER/AUTHORIZED USER INFORMATION (please print)

| | | | |
|------------------------|--|--|--|
| GECU Member Number | | Are you a U.S. Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| Last Name | | First Name | |
| Social Security Number | | Middle Initial | |
| Date of Birth | | Email | |
| Address | | City | |
| Home Phone | | State | |
| Work Phone | | Zip | |
| Cell Phone | | | |
| Employer | | Occupation | |
| | | Gross Annual Income* | |

*Alimony, child support, or separate maintenance income need not be revealed if you don't wish it to be considered as a basis for repaying this obligation.

By signing as applicant, co-applicant, guarantor, or authorized signer or by using or permitting another person to use my General Electric Credit Union credit card, I/we agree to be bound by its terms and conditions which will be mailed along with the credit card(s). I/we authorize GECU or any credit bureau or other investigative agency employed by the Credit Union to investigate my credit, employment history or any other information and to report to others such information and credit experience with me/us. The statements herein are made for the purpose of obtaining credit and are true and complete to the best of my/our knowledge. See disclosures on the reverse side.

To secure the payment of your account, you grant us a security interest in shares and deposits held by you with us, whether held by you alone or jointly. If you default, we shall have the right to apply any and all amounts in said share accounts and deposits to the payment of your obligation to us. In addition, any property (and any proceeds thereof and all insurance premium refunds) securing other loans and lines of credit you have with us or become obligated to pay us in the future will also secure all funds advanced by us under this loan. This "Cross Collateralization" agreement shall not apply to any loan, line of credit or other agreement secured by real property, property used as your dwelling or where otherwise prohibited by federal or state law or regulation.

Applicant Signature _____ **Date** _____

Co-Applicant Signature (Co-Applicant must be a member and will receive a card) _____ **Date** _____

Co-Signer Signature - See Notice to Co-Signer below before signing (Co-Signer will not receive a card) _____ **Date** _____

Authorized User's Signature (Authorized User must be 18 or older to receive a card) _____ **Date** _____

BALANCE TRANSFER SECTION (please print) Attach a separate sheet for additional balance transfers.

| | | | | | |
|----------------------------|--|--|--|--------|--|
| Financial Institution Name | | Name on Account | | Amount | |
| Address | | City | | State | |
| Credit Card Number | | Card Type (i.e., Visa, MasterCard, etc.) | | | |

| | | | | | |
|----------------------------|--|--|--|--------|--|
| Financial Institution Name | | Name on Account | | Amount | |
| Address | | City | | State | |
| Credit Card Number | | Card Type (i.e., Visa, MasterCard, etc.) | | | |

I/We authorize General Electric Credit Union to act on my/our behalf to transfer the balance(s) listed above to my/our GECU Credit Card account up to my/our available balance. I/We understand this transfer(s) will be done via cash advance to my/our GECU Credit Card account and will begin accruing interest immediately. It may take 4-6 weeks for the balance transfer to occur. I/We understand that I/we may need to make a payment on my/our present account(s) to keep them current.

DISCLOSURE SECTION

I/We apply to GECU for a credit card account. I/we understand: My credit line will be determined after GECU receives my application; after credit verification should I/we not qualify for the card requested, I/we authorize the issuance of an alternative card pending credit qualification; I and my co-applicant/co-signer must be at least 18 years of age; and I and my co-applicant must be members at GECU and all must be U.S. Citizens or permanent resident aliens; GECU maintains the right not to open my account if the information provided on or with my application is incomplete, inaccurate, or unverifiable; I/we will receive the GECU credit card terms and conditions disclosures and am bound by them and all future revisions; an applicant, if married, may apply for a separate account.

Notice to Co-Signer

You are being asked to guarantee this debt. Think carefully before you do. If the borrower does not pay the debt, you will have to. Be sure you can afford to pay if you have to and that you want to accept this responsibility.

You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount. The creditor can collect this debt from you without first trying to collect from the borrower.

The creditor can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become a part of your credit record.

This notice is not the contract that makes you liable for the debt.

| FOR CREDIT UNION USE ONLY | | | | | |
|---------------------------|-----|----|--|-----------------------|--------------------|
| DATE | EIN | CC | SHARES | APPROVED CREDIT LIMIT | APPROVAL SIGNATURE |
| Account # | | | At a meeting held on _____, this application was approved on the conditions requested by the above applicant(s). | | |

PLEASE READ THE RATE, FEE, AND OTHER COST INFORMATION, ON THE REVERSE SIDE.

INTEREST RATE AND INTEREST CHARGES

| | |
|---|--|
| Annual Percentage Rate (APR) for Purchases | <p>0.00% Introductory APR for the first 12 months on purchases made in the first 60 days, after The Classic, Gold, Platinum, or Visa Signature® account is opened.</p> <p>After that, your APR will be 9.49% to 15.49% APR for The Classic card, when you open your account, based on your credit worthiness. This APR will vary with the market based on the Prime Rate.¹</p> <p>After that, your APR will be 10.99% to 16.99% APR for the Gold card, when you open your account, based on your credit worthiness. This APR will vary with the market based on the Prime Rate.¹</p> <p>After that, your APR will be 10.99% to 16.99% APR for the Platinum card, when you open your account, based on your credit worthiness. This APR will vary with the market based on the Prime Rate.¹</p> <p>After that, your APR will be 12.99% to 18.00% APR for the Visa Signature® card, when you open your account, based on your credit worthiness. This APR will vary with the market based on the Prime Rate.¹</p> <p>15.74% to 18.00% APR for the Classic Secured card, when you open your account, based on your credit worthiness. This APR will vary with the market based on the Prime Rate.¹</p> |
| APR for Balance Transfers | <p>0.00% Introductory APR for the first 12 months on balance transfers made in the first 60 days, after The Classic, Gold, Platinum, or Visa Signature® account is opened.</p> <p>After that, your APR will be 9.49% to 15.49% APR for The Classic card, when you open your account, based on your credit worthiness. This APR will vary with the market based on the Prime Rate.¹</p> <p>After that, your APR will be 10.99% to 16.99% APR for the Gold card, when you open your account, based on your credit worthiness. This APR will vary with the market based on the Prime Rate.¹</p> <p>After that, your APR will be 10.99% to 16.99% APR for the Platinum card, when you open your account, based on your credit worthiness. This APR will vary with the market based on the Prime Rate.¹</p> <p>After that, your APR will be 12.99% to 18.00% APR for the Visa Signature® card, when you open your account, based on your credit worthiness. This APR will vary with the market based on the Prime Rate.¹</p> <p>15.74% to 18.00% APR for the Classic Secured card, when you open your account, based on your credit worthiness. This APR will vary with the market based on the Prime Rate.¹</p> |
| APR for Cash Advances | <p>9.49% to 15.49% APR for The Classic card, when you open your account, based on your credit worthiness. This APR will vary with the market based on the Prime Rate.¹</p> <p>10.99% to 16.99% APR for the Gold card, when you open your account, based on your credit worthiness. This APR will vary with the market based on the Prime Rate.¹</p> <p>10.99% to 16.99% APR for the Platinum card, when you open your account, based on your credit worthiness. This APR will vary with the market based on the Prime Rate.¹</p> <p>12.99% to 18.00% APR for the Visa Signature® card, when you open your account, based on your credit worthiness. This APR will vary with the market based on the Prime Rate.¹</p> <p>15.74% to 18.00% APR for the Classic Secured card, when you open your account, based on your credit worthiness. This APR will vary with the market based on the Prime Rate.¹</p> |
| Penalty APR and When it Applies | <p>18.00% APR for Classic Secured, The Classic, Gold², Platinum², and Visa Signature^{®2}</p> <p>This APR may be applied to your account if your minimum required payment is more than 60 days late at any time. Before we apply the Penalty APR to your Visa account, we will first provide you with written notice of the increase at least 45 days prior to the effective date of the increase.</p> <p>How long will the penalty APR apply? If we apply the Penalty APR to your Visa Account and you make your payments on time for the six (6) consecutive months following the effective date of the increase, without an account violation, your Annual Percentage Rate (APR) will be lowered to the current card's non-penalty APR.</p> |
| How to Avoid Paying Interest on Purchases | <p>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.</p> |
| Minimum Interest Charge | <p>If you are charged Interest, the charge will be no less than \$0.00.</p> |
| For Credit Card Tips from the Consumer Financial Protection Bureau | <p>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.</p> |

FEES

| | |
|-------------------------|--|
| Annual Fees | <p>None.</p> |
| Transaction Fees | <p>Balance Transfer Either \$3 or 2% of the amount of each transfer, whichever is greater, for The Classic, Gold, Platinum, and Visa Signature® cards. \$0.00 for the Classic Secured card.</p> <p>Cash Advance Either \$3 or 2% of the amount of each advance, whichever is greater, for The Classic, Gold, Platinum, and Visa Signature® cards. \$0.00 for the Classic Secured card.</p> <p>Foreign Transaction 1.5% of each transaction in U.S. dollars for Classic Secured, The Classic, Gold, and Platinum cards. 0% of each transaction in U.S. dollars for Visa Signature® card.</p> |
| Penalty Fees | <p>Late Payment \$25.00 or the minimum payment amount (whichever is lesser) if a minimum payment is not made within 55 days after the date of a monthly statement.</p> <p>Returned Payment \$25.00</p> |

How We Will Calculate Your Balance: We use the method called "Average Daily Balance (including new purchases)."

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment.

The information about the costs of the card described in this application is accurate as of January 1, 2019. It may have changed after that date. To find out about what may have changed, call: 513.243.4328/800.542.7093 or write: General Electric Credit Union, 10485 Reading Rd., Cincinnati, OH 45241, Attn: EFT Department.

¹This APR will vary with the market based on the Prime Rate. The maximum APR for our credit cards is 18.00%; at no time will the rate go above 18.00%. ²During any default period, reward points will not be earned and any existing points will be suspended. Existing reward points will be reinstated if the account remains occurrence free for a period of six straight months. The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the National Credit Union Administration, 7000 Central Parkway, Suite 1600, Atlanta, GA 30328. The Ohio, Kentucky, and Indiana 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, Kentucky, and Indiana Civil Rights Commissions administer compliance with this law. **California Residents:** Applicants 1) may, after credit approval, use the credit card account up to its credit limit; 2) may be liable for amounts extended under the plan to any joint applicant. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. **New York and Vermont Residents:** GECU may obtain at any time your credit reports, for any legitimate purpose associated with the account or the application or request for an account, including but not limited to reviewing, modifying, renewing and collecting on your account. On your request, you will be informed if such a report was ordered. If so, you will be given the name and address of the consumer reporting agency furnishing the report. New York residents may contact the New York State Banking Department (1-800-518-8866) for a comparative list of credit card rates, fees and grace periods. **Married Wisconsin Residents:** No provision of any marital property agreement, unilateral statement, or court order applying to marital property will adversely affect a creditor's interests unless prior to the time credit is granted, the creditor is furnished with a copy of the agreement, statement or court order, or has actual knowledge of the provision.