



130 Historic Town Square  
 Lancaster, TX 75146  
 (972) 218-9266 • (800) 345-5690  
 Fax: (972) 218-5887  
[www.cornerstonecreditunion.net](http://www.cornerstonecreditunion.net)



**MASTERCARD APPLICATION  
 AND SOLICITATION DISCLOSURE**

Date	Account Number
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**APPLICANT INFORMATION. Married Applicants may apply for an individual loan/separate account.**

Type of Credit. Check the type of credit for which you wish to apply.  
 Individual credit -- If you are applying for individual credit, complete the Applicant section.  
 Joint credit -- If you are applying for joint credit with your spouse or another person, complete the Applicant section and the Spouse/Co-Applicant section.

You must initial here if you intend to apply for Joint Credit:   X     X  

**Spouse Information.** You must also complete the Spouse section if any of the following apply: (1) your spouse will use your account; (2) you are relying on your spouse's income as a source of repayment; (3) you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI or Puerto Rico); or (4) you are an Alaska resident and are currently subject to a community property agreement or community property trust.

Credit Limit Requested: \$ _____	No. of Cards: _____	Authorized User Name: _____
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You understand that by using the credit card ("card"), or allowing another to use the card; you agree that such use constitutes your acknowledgment, receipt and agreement to the terms and conditions of the credit card agreement provided to you in connection with the card or credit line. Refer to the separate table that includes required credit card disclosures being furnished with this Application. To obtain any change in the required information since it was printed, please call us at (800) 345-5690 or write to us at the address stated on this Application.

<b>APPLICANT</b> Complete only if: (a) credit will be secured by collateral; or (b) you live in a community property state; or (c) you are an Alaska resident subject to a community property agreement or community property trust: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single, Divorced, Widowed)			<input type="checkbox"/> SPOUSE <input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> GUARANTOR Complete only if: (a) credit will be secured by collateral; or (b) you live in a community property state; or (c) you are an Alaska resident subject to a community property agreement or community property trust: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single, Divorced, Widowed)		
APPLICANT NAME			SPOUSE/CO-APPLICANT NAME		
SOCIAL SECURITY NO.	DRIVER'S LICENSE NO. & STATE	BIRTH DATE	SOCIAL SECURITY NO.	DRIVER'S LICENSE NO. & STATE	BIRTH DATE
HOME PHONE NO.	CELL PHONE*	DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT	HOME PHONE NO.	CELL PHONE*	DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT
MOTHER'S MAIDEN NAME	E-MAIL ADDRESS		MOTHER'S MAIDEN NAME	RELATIONSHIP TO APPLICANT	
CURRENT STREET ADDRESS	APT. NO.	SINCE	CURRENT STREET ADDRESS	APT. NO.	SINCE
CITY/STATE/ZIP			CITY/STATE/ZIP		
FORMER ADDRESS (if current less than 2 years) YEARS THERE			FORMER ADDRESS (if current less than 2 years) YEARS THERE		
PERSONAL REFERENCE (Name and Address)		RELATIONSHIP	PERSONAL REFERENCE (Name and Address)		RELATIONSHIP
		PHONE NO.			PHONE NO.

**EMPLOYMENT & INCOME** If you are self-employed, attach a financial statement and your most recent income tax return.

CURRENT EMPLOYER	HIRE DATE	CURRENT EMPLOYER	HIRE DATE
CURRENT ADDRESS		CURRENT ADDRESS	
WORK PHONE NO.	POSITION	MONTHLY GROSS INCOME	
		\$	
FORMER EMPLOYER (if current less than 2 years)		FORMER EMPLOYER (if current less than 2 years)	

**OTHER INCOME** You need not list income from alimony, child support or separate maintenance unless you wish it considered for purposes of granting this credit.

SOURCE OF OTHER INCOME	FREQUENCY	MONTHLY INCOME	SOURCE OF OTHER INCOME	FREQUENCY	MONTHLY INCOME
		\$			\$

**CREDIT INFORMATION** Be sure to list all open accounts with or without a balance. Attach separate sheet if necessary  
 A - APPLICANT C - SPOUSE/CO-APPLICANT D - DEBTS TO BE PAID OFF IF LOAN IS GRANTED

PLEASE CHECK			LIST ALL OBLIGATIONS INCLUDING CREDIT UNION LOANS	ACCOUNT NUMBER	BALANCE	MONTHLY PAYMENTS
A	C	D				
			RENT OR MORTGAGE			



**FINANCIAL INFORMATION** PLEASE ANSWER THE FOLLOWING QUESTIONS AND IF A "YES" ANSWER IS GIVEN, EXPLAIN ON A SEPARATE SHEET.

Applicant		Co-Applicant	
YES	NO	YES	NO

- HAVE YOU EVER FILED FOR BANKRUPTCY OR HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13?
- DO YOU HAVE ANY OUTSTANDING JUDGMENTS?
- HAVE YOU HAD PROPERTY FORECLOSED UPON OR GIVEN A DEED IN LIEU OF FORECLOSURE IN THE LAST 7 YEARS?
- ARE YOU A PARTY IN A LAWSUIT?
- ARE YOU OTHER THAN A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?
- IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?
- ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE?

FOR WHOM (Name of other obligated on loan): \_\_\_\_\_ TO WHOM (Name of Creditor): \_\_\_\_\_

**SIGNATURES – Are you currently on active military duty?**  Yes  No

You promise that the information stated in this Credit Card Application is true and correct to the best of your knowledge. You authorize the Credit Union to obtain credit reports when updating its records in connection with any review, increase, extension or renewal of credit, and in connection with any collection activities involving credit extended to you. The Credit Union may also obtain credit reports to update, increase, extend, renew or collection of the credit received by you. False or misleading statements in your application may cause any loan to be in default. You agree that this application shall be the Credit Union's property whether or not this application is approved. You will notify the Credit Union in writing immediately of any changes in your name, address or employment. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information to obtain credit. If you request, you will be provided the name and address of any credit bureau from which we received a credit report. You understand and agree that if your application is approved, that any collateral described in any security agreement, pledge, advance disbursement voucher or similar document that may be executed, now or in the future, in connection with such credit will secure the Credit Union for repayment of funds advanced to you, subject to the terms and conditions of such security agreement, pledge, advance disbursement voucher or similar document. **SENSUAL SECURITY INTEREST. You further acknowledge and agree that you give the Credit Union a consensual security interest in the shares you have in all individual and joint accounts you have with the Credit Union, now and in the future (other than those accounts that would have an adverse tax consequence if pledged as collateral), to secure repayment of amounts you owe to the extent of any unpaid balance on your Account.**

\*Permission to Contact: By providing the Credit Union with a wireless phone number (cell phone), you consent to receiving calls, including autodialed and prerecorded messages from the Credit Union or its third party debt collector at that number.

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**OHIO RESIDENTS:** The Ohio laws against discrimination requires 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 this law.

**WISCONSIN RESIDENTS:** For any provision of any marital property agreement, court decree under WI ST § 766.70, or statement under WI ST § 766.59 to adversely affect the rights of the Credit Union, the Credit Union must be provided with a copy of the Agreement, decree or statement or have actual knowledge of its terms before any credit is approved or account opened. Sign if you are NOT applying for this loan account with your spouse. This credit request, if approved, will be incurred in the interest of the marriage or family of the undersigned.

Wisconsin Resident Signature \_\_\_\_\_ Date \_\_\_\_\_

X \_\_\_\_\_ X \_\_\_\_\_  
 Applicant Date Spouse/Co-Applicant/Guarantor Date

**Credit Union Use Only**

Approved  Yes  No, Reason \_\_\_\_\_ No. of Cards: \_\_\_\_\_ Credit Limit: \_\_\_\_\_

ECOA Notice and reason for Rejection sent or delivered on \_\_\_\_\_

Loan Officer Signature \_\_\_\_\_ Date \_\_\_\_\_ Comments: \_\_\_\_\_  
 X



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mastercard.

**MASTERCARD CREDIT CARD SOLICITATION DISCLOSURE**

**IF YOU ARE APPLYING FOR A CREDIT CARD, THE FOLLOWING IS YOUR REQUIRED DISCLOSURE INFORMATION** - The information provided in this disclosure is accurate as of April 11, 2018. The information may have changed after that date. To find out what may have changed call us at (800) 345-5690 or write us at address shown above. Before we approve you for a credit card, we will review your credit report, and the information you provide with your application to confirm that you meet the criteria for this offer. The full terms and conditions will be outlined in the Mastercard Credit Card Agreement and Disclosure which will be sent to you with the new card(s).

**Interest Rates and Interest Charges**

ANNUAL PERCENTAGE RATE for Purchases	<b>Classic Mastercard – 13.90%</b> <b>Gold Mastercard – 10.90%</b> <b>Shared Secured Mastercard – 12.90%</b> <b>Platinum Mastercard – 9.90%</b> <b>Starter Mastercard – 16.90%</b>
ANNUAL PERCENTAGE RATE for Balance Transfers	<b>Classic Mastercard – 13.90%</b> <b>Gold Mastercard – 10.90%</b> <b>Shared Secured Mastercard – 12.90%</b> <b>Platinum Mastercard – 9.90%</b> <b>Starter Mastercard – 16.90%</b>
ANNUAL PERCENTAGE RATE for Cash Advances	<b>Classic Mastercard – 13.90%</b> <b>Gold Mastercard – 10.90%</b> <b>Shared Secured Mastercard – 12.90%</b> <b>Platinum Mastercard – 9.90%</b> <b>Starter Mastercard – 16.90%</b>
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.
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: <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

**FEES**

Annual Fees	None
Annual Fee	None
Application Fee	\$25.00
Transaction Fees	None
Balance Transfer Fee	None
Foreign Transactions	1.00% of each currency transaction in U.S. dollars
Penalty Fees	None
Over the Credit Limit	None
Late Payment	Up to \$27.00
Returned Check Fee	Up to \$27.00

**How We Will Calculate Your Balance:** We use a method called "Average Daily Balance (including new purchases)".  
 For California Borrowers, the Classic Mastercard, Gold Mastercard, Share Secured Mastercard, Platinum Mastercard and Starter Mastercard 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:

5.00% of the amount of the required minimum payment, if you are 11 or more days late in making a payment. However, the fee will not exceed \$27.00.

Application Fee:

\$25.00.

Returned Payment Fee:

\$27.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:

\$27.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:

\$15.00.

Document Copy Fee:

\$7.00 per document.

Emergency Card Replacement Fee:

\$15.00.

PIN Replacement Fee:

\$10.00.

Statement Copy Fee:

\$7.00 per document.

Convenience Check Stop Payment Fee:

\$40.00 per check.

Convenience Check Copy Fee:

\$7.00 per check.

