

1990 Westwood Blvd., Suite 270 • Los Angeles, CA 90025 1211 Avenue of the Americas, C-1 • New York, NY 10036 (310) 432-2344 • Fax# (310) 432-2345 • NY# (212) 852-7861 www.foxcredit.org

CREDIT CARD 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 or writing to us at the address stated on this application.								this	
					Married Applicants may	apply for a	separate acco	ount.	
you live in or your spouse of you are relyin maintenance, Joint Credit: Each App box. Credit Card Account:	the property pwill use the acg on your spocomplete the licant must in Individual	ledged as co count, or use's income Other section dividually co	ollateral is e as a ba on to the omplete a	s located in a comusis for repayment extent possible a appropriate section	and the Other section about the Other section and immunity property state (Al I. If you are relying on incomposite the person on whose in below. If Co-Borrower in below are and acknowledge the in	K, AZ, CA, I ome from al e payments is spouse of	D, LA, NM, NV, imony, child su you are relying the Applicant,	pport, or separate mark the Co-Appli	
Applicant	<u> </u>			Date	Co-Applicant Date				
, ipplicant				Date	Date				
X				(Seal)	X (Seal)				
☐ Credit Limit Reques	ted \$				If Authorized User, Name:				
					Guarantors Complete OTHER section below.				
APPLICANT					OTHER CO-APPL	ICANT	SPOUSE G	JARANTOR OT	HER
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 PHON	NE	BUSINESS PHONE/EX	Т.
DRIVER'S LICENSE NUMBER/STATE AGES OF DEPENDENTS			DRIVER'S LICENSE NUMBER/STATE AGES OF DEPENDENTS						
PRESENT ADDRESS (Street – City – State – Zip) UNN RENT LENGTH AT RESIDENCE			/N RENT	PRESENT ADDRESS (Street – City – State – Zip) OWN RENT LENGTH AT RESIDENCE					
			TH AT RESIDENCE						
PREVIOUS ADDRESS (Street - City - State - Zip)			Ow	/N RENT	PREVIOUS ADDRESS (Street – City – State – Zip)			OWN	RENT
			LENGT	TH AT RESIDENCE				LENGTH AT RESID	DENCE
MORTGAGE/RENT OWED TO					MORTGAGE/RENT OWED TO				
MORTGAGE BALANCE	MONTHLY PAY	MENT	INTERES	T RATE %	MORTGAGE BALANCE	MONTHLY I	PAYMENT	INTEREST RATE %	
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:					COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:				
MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)					MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)				
EMPLOYMENT/INCOME START DATE					EMPLOYMENT/INCOME START DATE				
EMPLOYMENT STATUS FULL TIME PART TIME					EMPLOYMENT STATUS FULL TIME PART TIME				
NAME AND ADDRESS OF EM					NAME AND ADDRESS OF EN				
NOTICE : ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.					NOTICE: 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 PE \$	MPLOYMENT INCOME PER OTHER INCOME PER \$			_
TITLE/GRADE		SOURCE		TITLE/GRADE	LE/GRADE SOURCE				

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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? YES NO WHERE ENDING/SEPARATION DATE	MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? YES NOW WHERE ENDING/SEPARATION DATE								
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 of credit card rates, fees, and grace periods. New York State Department of	York State Department of Financial Services to obtain a comparative listing 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									
(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								
	Y								
(Seal)	(Seal)								
SIGNATURES									
notify us in writing immediately. You authorize the Credit Union to obupdate, increase, renewal, extension, or collection of the credit receiv application and your credit report to make its decision. If you request, the which it received a credit report on you. It is a crime to willfully and deli	ct to the best of your knowledge. If there are any important changes you will tain credit reports in connection with this application for credit and for any ed. You understand that the Credit Union will rely on the information in this ne Credit Union will tell you the name and address of any credit bureau from berately provide incomplete or incorrect information in this application. ment of receipt and agreement to the terms of the Consumer Credit Card								
Applicant's Signature Date	Other Signature Date								
X (Seal)	X (Seal)								
CREDIT UNION USE ONLY									
DATE APPROVED NUMBER OF CARDS CREDIT LIMIT DECLINED \$	CREDIT CARD NUMBER								
Signatures									
Date	Date								
X (Seal)	X (Seal)								



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APPLICATION AND SOLICITATION DISCLOSURE



Interest Rates and Interest Charges					
Annual Percentage Rate (APR) for Purchases	Visa Classic to	, based on your creditworthiness.			
	Visa Classic Secured				
	to	, based on your creditworthiness.			
APR for Balance Transfers	Visa Classic				
	to	, based on your creditworthiness.			
	Visa Classic Secured				
	to	, based on your creditworthiness.			
APR for Cash Advances	Visa Classic to	, based on your creditworthiness.			
	Visa Classic Secured				
	to	, based on your creditworthiness.			
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 http://www.consumerfinance.gov/learnmore.				
Fees					
Transaction Fees					
- Foreign Transaction Fee	1.00% of each multiple currency transaction in U.S. dollars1.00% of each single currency transaction in U.S. dollars				
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$10.00 Up to \$25.00				

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:

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

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For California Borrowers, the Visa Classic and Visa Classic Secured 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:

\$10.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Returned Payment Fee:

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

Card Replacement Fee:

\$10.00.

Pay-by-Phone Fee:

\$10.00.

Rush Fee:

\$40.00.