

VISA PLATINUM CREDIT CARD APPLICATION

| | | | | | | | | | | |
|---|--|----------------------|-------------------|--------------|--|-----------------------------------|--|--|--|--|
| APPLICANT'S LAST NAME | | | FIRST | | | MIDDLE | | | | |
| TELEPHONE | | | EMAIL | | | DATE OF BIRTH --/--/-- | | | | |
| SOC. SEC. NO. | | | KEMBA ACCOUNT NO. | | | | | | | |
| ADDRESS | | STREET | | | | OWN HOME <input type="checkbox"/> | | LIVE WITH PARENTS <input type="checkbox"/> | | |
| | | CITY | | STATE | | ZIP | | LENGTH OF RESIDENCE YRS. MOS. | | |
| PREVIOUS ADDRESS | | STREET | | | | CITY | | STATE | | |
| PRESENT EMPLOYMENT | | EMPLOYER | | | POSITION | | | TELEPHONE | | |
| | | ADDRESS | | | LENGTH OF EMPLOYMENT YRS. MOS. | | GROSS MONTHLY SALARY | | | |
| Alimony, child support, or separate maintenance income need not be disclosed if you do not wish to have it considered as a basis for repaying this obligation. | | | | OTHER INCOME | | SOURCE | | MONTHLY INCOME | | |
| PREVIOUS EMPLOYMENT | | EMPLOYER | | | | ADDRESS | | | | |
| NEAREST RELATIVE (NOT LIVING WITH YOU) | | NAME | | | STREET | | | | | |
| | | RELATIONSHIP | | TELEPHONE | | CITY | | | | |
| COMPLETE INFORMATION ON JOINT ACCOUNT ONLY IF JOINT ACCOUNT DESIRED. | | | | | | | | | | |
| JOINT ACCOUNT (CO-APPLICANT'S SIGNATURE REQUIRED ON APPLICATION) | | NAME OF CO-APPLICANT | | | | DATE OF BIRTH | | SOC. SEC. NO. | | |
| | | ADDRESS | | | | EMAIL | | RELATIONSHIP | | |
| | | EMPLOYER | | | GROSS MONTHLY SALARY | | | POSITION | | |
| | | ADDRESS | | | TELEPHONE | | | LENGTH OF EMPLOYMENT YRS. MOS. | | |
| Alimony, child support, or separate maintenance income need not be disclosed if you do not wish to have it considered as a basis for repaying this obligation. | | | | OTHER INCOME | | SOURCE | | MONTHLY INCOME | | |
| COMPLETE FOLLOWING INFORMATION FOR ALL APPLICANTS. | | | | | | | | | | |
| FINANCIAL INSTITUTION NAME | | | | | | | <input type="checkbox"/> SAVINGS <input type="checkbox"/> CHECKING <input type="checkbox"/> LOAN | | | |
| ALL DEBTS OR OBLIGATIONS (IF INSUFFICIENT SPACE, ATTACH ADDITIONAL SHEET.) | | | | | | | HAVE EITHER OF YOU EVER FILED FOR BANKRUPTCY? <input type="checkbox"/> YES <input type="checkbox"/> NO | | | |
| CREDITOR | | PAYMENT | | BALANCE | | CREDITOR | | PAYMENT | | |
| | | | | | | | | | | |
| MORTGAGEE OR LANDLORD | | | | | ALIMONY, CHILD SUPPORT, ETC. | | | | | |
| MONTHLY RENT OR HOUSE PAYMENT \$ | | | | | MORTGAGE BALANCE \$ | | | | | |
| NOTICE TO ALL 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. SEC. 4112.021(B)(1)(g) OHIO REVISED CODE. | | | | | | | | | | |
| OPTIONAL CREDIT INSURANCE 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 Credit Insurance Coverage <input type="checkbox"/> | | | | | | | | | | |
| You are not interested in Credit Insurance Coverage <input type="checkbox"/> | | | | | | | | | | |
| Pledge of Shares By signing below, you pledge to us and grant us a security interest in all of your shareholdings with us including paid shares and future payments on shares, to secure your credit account with us. You authorize us to apply these shareholdings to pay any amounts due on the account or under this agreement if you should default. | | | | | | | | | | |
| X | | | | | X | | | | | |
| APPLICANT'S SIGNATURE | | | | | CO-APPLICANT'S SIGNATURE | | | | | |
| I (we) apply to the Kemba Credit Union, Inc., ("KEMBA") for the following card(s) and Identification Number related to such card(s) be issued to me (us), and agree that if KEMBA issues such card(s), to be bound by the terms and conditions applicable to such card(s), and by any regulations applicable to the account as amended from time to time. If more than one person signs this application, such persons will be liable jointly and severally on the account(s), each person will be considered a "cardholder," and each person will be considered to authorize the other person(s) to use such card(s). All of the information I (we) have provided KEMBA in this application is correct and KEMBA can investigate all statements made and verify my (our) credit and employment and furnish information about any account(s) granted to consumer reporting agencies and other proper parties. I AM AWARE THAT MY ACCOUNT WILL BE SECURED BY MY SHARE ACCOUNTS AND I SPECIFICALLY INTEND TO GRANT A SECURITY INTEREST THEREIN. | | | | | | | | | | |
| X | | | | | X | | | | | |
| APPLICANT'S SIGNATURE | | | | | CO-APPLICANT'S SIGNATURE | | | | | |
| DATE | | | | | DATE | | | | | |
| DUE DATE WILL BE THE 15TH OF EACH MONTH | | | | | | | | | | |

FOR OFFICE USE ONLY

APPROVED BY _____ CREDIT LIMIT _____ NO. OF CARDS _____
 Credit Card Referred by Kemba Employee: (Name) _____ (Teller ID) _____

| Interest Rates and Interest Charges | |
|---|--|
| Annual Percentage Rate (APR) for Purchases | 0.00% Introductory APR for 12 months (applicable to purchases that occur during the 12 month period immediately following the date of first advance). After that, your APR will be 9.90% |
| APR for Balance Transfers | 0.00% Introductory APR for 12 months (applicable to transfers that occur during the 12 month period immediately following the date of first advance). After that, your APR will be 9.90% |
| APR for Cash Advances | 0.00% Introductory APR for 12 months (applicable to advances that occur during the 12 month period immediately following the date of first advance). After that, your APR will be 9.90% |
| Paying Interest | We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date. We will begin charging interest on cash advances and balance transfers on the transaction date. |
| Minimum Interest Charge | Not Applicable. |
| 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 | |
|-------------------------|--|
| Annual Fee | None |
| Transaction Fees | <ul style="list-style-type: none"> • Balance Transfer 2% of each advance; minimum of \$2, maximum \$50. • Cash Advance 2% of each advance; minimum of \$2, maximum \$50. • Foreign Transaction 1% of each transaction in US dollars. |
| Penalty Fees | <ul style="list-style-type: none"> • Late Payment Up to \$25 if Your payment is not received within 55 days of the Statement Closing Date • Returned Payment Up to \$25 |

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

Details of Kemba Credit Union, Inc. Card Conditions, Rate, Fee, And Other Cost Information

Other Fees: Expedited Card Delivery: \$20.00 per Account

Information contained in the Kemba Credit Union, Inc. Disclosure is accurate as of 12/31/17, and is subject to change thereafter. To obtain the most recent information, please call 513-762-5070 or 800-825-3622.

BY SIGNING THIS APPLICATION, I AGREE AND UNDERSTAND:

- MY APPROVAL IS BASED UPON AN INITIAL DETERMINATION THAT MY CREDIT RECORD MAINTAINED AT A CREDIT BUREAU PASSED YOUR CREDIT REQUIREMENTS AND THAT YOU RESERVE THE RIGHT TO NOT OPEN MY ACCOUNT OR TO OPEN MY ACCOUNT UNDER DIFFERENT TERMS IF YOU ARE UNABLE TO VERIFY THE INITIAL DETERMINATION, MY EMPLOYMENT STATUS, OR THE INFORMATION SUPPLIED BY ME OR OTHERS IN CONNECTION WITH THIS APPLICATION, OR IF MY CREDIT STATUS HAS CHANGED.
- I AM CONTRACTUALLY LIABLE ACCORDING TO THE APPLICABLE TERMS AND CONDITIONS OF THE KEMBA CREDIT UNION, INC. CREDIT CARD ACCOUNT AGREEMENT WHICH I WILL RECEIVE FROM KEMBA.

U.S.A Patriot Act

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.